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Ontario - Legislative Assembly

SESSIONAL PAPERS

VOL. L.—PART IV.

FOURTH SESSION

OF THE

FOURTEENTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO

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SESSION 1918

TORONTO:

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LIST OF SESSIONAL PAPERS

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- No. 11 Report of the Registrar of Friendly Societies for the year 1917. Presented to the Legislature, February 26th, 1918. *Printed.*

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| No. 24 | Report upon the Feeble-minded, in Ontario, for the year 1917.
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| No. 39 | Report of the Live Stock Association of Ontario for the year 1917. Presented to the Legislature, March 11th, 1918. <i>Printed.</i> |
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| No. 45 | Report of the Vineland Horticultural Experiment Station for the year 1917. Presented to the Legislature, March 8th, 1918. <i>Printed.</i> |
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| No. 54 | Report of the Provincial Auditor for the year 1917. Presented to the Legislature, February 21st, 1918. <i>Printed.</i> |

- No. 55 Report of the Ontario Workmen's Compensation Board for the year 1917. Presented to the Legislature, March 21st, 1918. *Printed.*
- No. 56 Report of Commissioner Coatsworth *re* Industrial Farm investigation at Burwash, Ontario. Presented to the Legislature, February 6th, 1918. *Not printed.*
- No. 57 Report and supporting statements on Medical Education in Ontario, by Mr. Justice Hodgins, Commissioner. Presented to the Legislature, February 6th, 1918. *Printed.*
- No. 58 Return to an Address to His Honour the Lieutenant-Governor, of the 20th March, 1917, praying that he will cause to be laid before the House—1. Copies of all Orders-in-Council approving of the agreement for the construction of the Hydro Radial Line from Toronto to Niagara Falls through Hamilton. 2. Copies of all reports, engineers' and otherwise, in reference to the cost and prospective earnings of the said railway furnished by the Hydro-Electric Power Commission to the Government. 3. Copies of all correspondence passing between the Hydro-Electric Power Commission and the Government in reference to the passing of the said Orders-in-Council and the construction of the said line. Mr. *Marshall*. Presented to the Legislature, February 6th, 1918. *Not printed.*
- No. 59 Return to an Order of the House of the 26th March, 1917, for a Return shewing:—1. How many leases of water-powers were issued by the Ontario Government in each of the years 1912, 1913, 1914, 1915, 1916 and down to March 1st, 1917. 2. To whom, in what districts, and for what periods of time were such leases of water-powers issued. Mr. *Dewart*. Presented to the Legislature, February 6th, 1918. *Not printed.*
- No. 60 Return to an Order of the House of the 7th March, 1917, for a Return shewing:—1. What areas of land of the Government of the Province of Ontario in Forest Reserve sections were overrun by fire in the years 1910, 1911, 1912, 1913, 1914, 1915 and 1916 respectively. Mr. *Ducharme*. Presented to the Legislature, February 6th, 1918. *Not printed.*
- No. 61 Return to an Order of the House of the 7th March, 1917, for a Return shewing:—1. How many patents of lands have been issued, under the Mines Act, in the District of Sudbury, to corporations, since February 8, 1905, in addition to the six patents of land issued to the Canada Copper Company on the 13th day of December, 1916. 2. To what corporations were such patents issued; on what dates; and in what townships were the lands situated. 3. Were the regulations with regard to timber preservation taken advantage of by those who staked claims, and were they so relieved from doing the necessary

development work required by the Mining Law of Ontario. If so, in what cases. Mr. *Dewart*. Presented to the Legislature, February 6th, 1918. *Not printed*.

- No. 62 Return to an Order of the House of the 23rd February, 1917, for a Return of Copies—1. All correspondence passing between the Government of Ontario, or any member, officer, or official thereof, and the Ontario Hydro-Electric Power Commission or any officer or official thereof, in reference to the purchase or acquirement of the properties of the Seymour Power Company. 2. All reports made by the Hydro-Electric Power Commission, or any member, officer or official thereof, in reference to the purchase of the properties of the said Seymour Power Company. 3. All valuations made by or on behalf of the Hydro-Electric Power Commission of the properties of the said Seymour Power Company. 4. All correspondence between the Government of the Province of Ontario, or any member, officer, or official thereof, and the Government of the Dominion of Canada, or any officer, or official thereof, in reference to the purchase or acquirement of the properties of the Seymour Power Company. Mr. *Carter*. Presented to the Legislature, February 6th, 1918. *Not printed*.
- No. 63 Return to an Order of the House of the 16th March, 1917, for a Return shewing:—1. What was the population of Ontario for each of the years from the year 1900 to 1916 inclusive. 2. What was the public debt of the Province of Ontario from the year 1900 to the year 1916 inclusive. 3. What was the public debt *per capita* for each of the years from the year 1900 to the year 1916 inclusive. Mr. *Pinard*. Presented to the Legislature, February 6th, 1918. *Not printed*.
- No. 64 Return to an Order of the House of the 14th March, 1917, for a Return of copies of all documents and correspondence passing between the Workmen's Compensation Board or any member, officer or employee thereof; the personal representatives of Archibald Taylor (deceased), late of Sarnia, Ont., or any person or persons acting on their behalf, and the Grand Trunk Railway Company or any employee or officer thereof. Mr. *Elliott*. Presented to the Legislature, February 6th, 1918. *Not printed*.
- No. 65 Return to an Order of the House of the 5th March, 1917, for a Return of—1. Copies of all correspondence, reports and documents in any way relating to the attempted arrest of one John W. Moyes. 2. What steps have been taken to effect such arrest and if it is the intention of the Government to continue its efforts to bring about the arrest of the said John W. Moyes. Mr. *Proudfoot*. Presented to the Legislature, February 6th, 1918. *Not printed*.

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- No. 66 Copies of Regulations and Orders-in-Council as required by Section 27 of the Department of Education Act. Presented to the Legislature, February 13th, 1918. *Not printed.*
- No. 67 Statement *re* distribution of Revised and Sessional Statutes for the year 1917. Presented to the Legislature, February 20th, 1918. *Not printed.*
- No. 68 Copies of Orders-in-Council in accordance with the provisions of ss. 6 of section 78 of the Surrogate Courts Act. Presented to the Legislature, February 26th and March 21st, 1918. *Not printed.*
- No. 69 Return to an Order of the House, of the 25th February, 1918, for a Return shewing—1. What lands, if any, have been patented in the District of Sudbury, in the year 1917, to the following persons, respectively, Albert Harvey, Rinaldo McConnell, Alex. H. Beath and R. J. Tough. 2. On what dates were the said lands, if any, patented. 3. Have any terms been imposed in the Patents granted for any such lands so as to insure the treatment and refining of the Nickel Ores mined upon these properties in the Province of Ontario. 4. Is there any agreement or obligation on the part of the Company in question to which any such lands have been granted, which obligates them to carry on mining or other obligations, in the Province of Ontario, and if so what are the agreements or obligations and within what time limit must they be performed. Mr. *Dewart*. Presented to the Legislature, February 26th, 1918. *Not printed.*
- No. 70 Contract of Agreement made with the Mounce Cartage Company, Limited, relating to the delivery of mail matter to and from the Toronto Post Office and the Parliament Buildings. Presented to the Legislature, February 27th, 1918. *Not printed.*
- No. 71 Return to an Order of the House of the 26th February, 1918, for a Return shewing—1. What lands in the District of Sudbury, if any, have been granted to "John E. Hodge," of Minneapolis, Minn., in the U.S.A., since the 1st of March, 1917. 2. Is the said "John E. Hodge" connected with or representing any corporate interests, to the knowledge of the Government, and if so, what is the name of the corporation, and who are its officers. 3. Have any terms been imposed in such patents as have been granted, so as to ensure the treatment and the refining of the nickel ores mined upon this property in the Province of Ontario. 4. Is there any agreement, or obligation on the part of the grantees in question, obligating them to carry on mining or other operations in the Province of Ontario, and if so what are the agreements and obligations, and within what time limit must they be performed. Mr. *Dewart*. Presented to the Legislature, March 1st, 1918. *Not printed.*

- No. 72 Return to an Order of the House of the 26th February, 1918, for a Return shewing—1. What lands, if any, have been patented in the District of Sudbury to "Sudbury Nickel, Limited," in the year 1917, and on what dates. 2. When was this company incorporated, with what share capital, and with what provisional directors. 3. What stock of the company has been issued (*a*) for cash; (*b*) for transfer of properties or claims, and to whom. 4. Who are the present directors of the company. 5. Have any terms been imposed in the patents granted for any such lands, so as to ensure the treatment and refining of the nickel ores mined upon any such properties in the Province of Ontario. 6. Is there any agreement or obligation on the part of the company in question to whom any such lands have been granted, which obligates them to carry on mining or other operations in the Province of Ontario, and if so what are the agreements or obligations, and within what time limit must they be performed. Mr. *Dewart*. Presented to the Legislature, March 1st, 1918. *Not printed*.
- No. 73 Return to an Order of the House of the 26th February, 1918, for a Return shewing—1. What lands, if any, have been patented to the Canadian Copper Company in 1917, and at what dates. 2. Has the Government attached any restrictions to the patents granted to the said company, or taken any steps to ensure that the nickel recovered from the properties so granted shall be refined or otherwise treated in the Province of Ontario. Mr. *Dewart*. Presented to the Legislature, March 1st, 1918. *Not printed*.
- No. 74 Interim Report on Venereal Diseases, with copy of an Act for the Prevention of Venereal Disease, by Mr. Justice Hodgins, Commissioner. Presented to the Legislature, March 5th, 1918. *Printed*.
- No. 75 Return to an Order of the House of the 7th March, 1918, for a Return shewing—1. Copies of all correspondence between the Minister of Public Works, or any other members of the Government, or any official thereof, and any person or persons, and copies of any reports received by the Government, relating to the floods on the Grand River, since the return brought down by the House on the 3rd of April, 1913, being a preliminary study of the subject by H. G. Acres of the Hydro-Electric Power Commission. Mr. *Ham*. Presented to the Legislature, March 8th, 1918. *Not printed*.
- No. 76 Return to an Order of the House of 25th February, 1918, for a Return shewing—1. What was the amount paid in by each of the following corporations in the year 1917, or the last period of twelve months for which returns are made, for all purposes under the Workmen's Compensation Act, namely: Massey-

- Harris Co., Ltd., John Inglis Co., Ltd., Toronto Carpet Mfg Co., Harris Abattoir Co., Ltd., Park, Blackwell Co., Ltd., Dominion Radiator Co., Ltd. 2 What amount was paid out in the same period under the Act to the employees of each of the said companies, for claims made for injuries during the said period. 3. What amount, if any, was held, under the Act, for further payments on claims made in the same period for injuries by such employees of each of the said companies. Mr. *Dewart*. Presented to the Legislature, March 11th, 1918. *Not printed*.
- No. 77 Return to an Order of the House of the 27th February, 1918, for a Return shewing—1. Copies of all correspondence between the Government, or any officer or official thereof, and any person or persons, in reference to the purchase of additional land and the erection of buildings thereon, and all items in connection therewith, referred to in Vote No. 156, relating to the Hospital for the Insane, Kingston, appearing on Page 35 of the Supplementary Estimates for the Fiscal Year ending October 31st, 1918. Mr. *Dewart*. Presented to the Legislature, March 11th, 1918. *Not printed*.
- No. 78 Memorandum on the Natural Gas Situation in Kent, Essex and Lambton. Presented to the Legislature, March 15th, 1918. *Printed*.
- No. 79 Report on the Ontario Parole Board for the year 1916-17. Presented to the Legislature, March 20th, 1918. *Printed*.
- No. 80 Budget Speech of the Provincial Treasurer, delivered in the House on the 12th February, 1918. *Not presented. Printed*.
- No. 81 Telephone Systems—Statistical information and Acts relating to. *Not presented. Printed*.
- No. 82 Report of Bureau of Municipal Affairs for the year 1917. Presented to the Legislature, March 21st, 1918. *Not printed*.
- No. 83 Order-in-Council of 21st March, 1918, designating the Hospitals, Refuges, Orphanages and Infants' Homes, to which aid may be granted under the Hospitals and Charitable Institutions Act. Presented to the Legislature, March 21st, 1918. *Not printed*.
- No. 84 Return to an Order of the House of the 7th March, 1917, for a Return shewing—1. What was the number and kind of pelts or skins of fur-bearing animals coming into the possession of the Government of the Province of Ontario during the years 1910, 1911, 1912, 1913, 1914, 1915, and 1916, respectively, because of violation of any law or laws relating to fur-bearing animals. 2. What disposition of such pelts or skins has been made by the Government. 3. And what price or prices for

- each kind of fur, and to whom have the aforesaid pelts or skins been disposed of by the Government. Mr. *Ferguson* (Kent). Presented to the Legislature, March 21st, 1918. *Not printed.*
- No. 85 Report of the Soldiers' Aid Commission of Ontario for the year 1917. Presented to the Legislature, March 21st, 1918. *Not printed.*
- No. 86 Return to an Order of the House of the 6th March, 1918, for a Return shewing—1. How many civil servants were released during the past year for work on Ontario farms. 2. What are the names of such employees. 3. How long were they so employed. 4. What are the names of the parties by whom they were employed. Mr. *Ham*. Presented to the Legislature, March 21st, 1918. *Not printed.*
- No. 87 Return to an Order of the House of the 20th March, 1918, for a Return shewing—1 (a) How many copies of the Report relating to the registration of births, marriages and deaths in the province for the year 1916, were published. (b) How many were distributed. 2. What was the cost of printing and publication. 3 (a) How much would the cost have been reduced if the Report had been confined to the first 57 pages. (b) How much, if confined to the first 154 pages. 4. How many officials and clerks were employed in the preparation of the copy of the said Report for the printer, and for what approximate time and at what estimated cost. Mr. *Dewart*. Presented to the Legislature, March 21st, 1918. *Not printed.*

LOAN CORPORATIONS STATEMENTS

BEING

FINANCIAL STATEMENTS MADE BY
BUILDING SOCIETIES, LOAN COMPANIES, LOANING LAND
COMPANIES, AND TRUSTS COMPANIES

FOR THE YEAR ENDING

31st DECEMBER, 1917.

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO :

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1918

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To His Honour SIR JOHN STRATHEARN HENDRIE, K.C.M.G., C.V.O., a Colonel in the Militia of Canada, etc., etc., etc., Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to Your Honour the Report of the Registrar of Loan Corporations for the Province of Ontario for the year ended 31st December, 1917.

Respectfully submitted,

I. B. LUCAS,

Attorney-General.

Toronto, March 31st, 1918.

TO THE HONOURABLE I. B. LUCAS, K.C., M.P.P.,
Attorney-General,
Toronto.

SIR,—I have the honour to present herewith the twenty-first Report of the Annual Statements made by Loan Corporations under the Act (Loan and Trust Corporations Act, R.S.O., 1914, Chap. 184). Prefixed to these statements will be found a copy of the official blank form.

The Companies included in the Report are classified (as in the Act) into:

Loan Companies.

Loaning Land Companies.

Trust Companies.

The Loan Companies forming the first mentioned class are further subdivided into:

A. Companies having only permanent stock.

B. Companies having terminating as well as permanent stock, or having withdrawable stock only.

I have the honour to be, Sir,

Your obedient servant,

A. R. BOSWELL,

Registrar of Loan Corporations.

PARLIAMENT BUILDINGS,
Toronto, March 30th, 1918.

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NOTE.

Section 112 of The Loan and Trust Corporations Act (R.S.O. 1914, Chap. 184) provides as follows:—

112.—(1) No corporation shall, under the penalty of becoming disentitled to registry or of having its registry suspended or cancelled make, print, publish, circulate, authorize or be a party or privy to the making, printing, publishing, or circulating of any statement or representation that its solvency or financial standing is vouched for by the Registrar or that the publication of its statement in his report is a warranty or representation of the solvency of the corporation, or of the truth or accuracy of such statement in any particular.

FORM OF ANNUAL STATEMENTS

SUPPLIED TO LOAN CORPORATIONS FOR PURPOSES OF THIS REPORT.

NOTE.—By comparing with this form the statement actually made by each company and printed within the fullness and completeness of the company's statement may be tested.

FORM OF ANNUAL STATEMENT.

The following is a copy of the form supplied to each Loan Corporation for purposes of its Annual Statement for the year ending 31st December, 1917.

[The Annual Statement and Duplicate (each duly completed, with its schedules) are to be filed with the Registrar of Loan Corporations for Ontario (Department of Insurance, Parliament Buildings), Toronto, on or before the *first day of March, 1918*, subject to a penalty of \$50 for each day of default in filing, as provided by *The Loan and Trust Corporations Act*, R.S.O., 1914, Chap. 184, Section 110. In each of the statements there should be enclosed a certified copy of any statement or statements made by the Directors to the Shareholders during or relating to the year 1917, including a certified copy of the Auditors' Report. *Ibid.*, Secs. 103, 110 (6); also copies of all notices calling general meetings of the corporation during such year.]

[The above duplicates should be accompanied by a cheque for \$5 (filing fee) drawn payable to the Provincial Treasurer of Ontario.]

ANNUAL STATEMENT

Of the condition and affairs of the (Name of Corporation) of at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Corporation was incorporated under the laws of on the day of 18

The Head Office of the Corporation is at No. (Name of Street) in the (City, Town or Village) of in the (Province, State, etc.) of

The Chief Agency for Ontario (if Corporation's Head Office is elsewhere than in Ontario) is situated at No. (Name of Street) Street in the (City, Town, etc.) of in the Province of Ontario.

The Chief Agent and Attorney for Ontario (if Corporation's Head Office is elsewhere than in Ontario) is (Name) and his address is in the Province of Ontario.

The Board is constituted of Directors, holding office for the term of years.

The Directors and Chief Executive Officers of the Corporation at the 31st December, 1917, were as follows:

NAMES OF DIRECTORS AND CHIEF EXECUTIVE OFFICERS.	DESIGNATION OF OFFICE.	ADDRESS.	CURRENT TERM OF OFFICE.	
			Began (Date).	Will end (Date).
	President Vice-President Directors Manager Secretary			

A. Permanent Capital Stock: Total amount authorized, \$ Total amount subscribed, \$ as more particularly set out in Schedule A hereto. (Page 7 of this form.)

B. Terminating or Withdrawable Stock.

SUBSCRIBED SHARES OF TERMINATING OR WITHDRAWABLE STOCK.	FULLY PAID.		PREPAID.		INSTALMENT.		Total
	No.	Amount.	No.	Amount.	No.	Amount.	
Number and amount in force at 31st December, 1916							
issued during 1917							
Gross total in force at any time in 1917							
	No. of shares.	Amount					
Deduct as follows:							
Withdrawn and paid off during 1917.							
Retired by Corporation during 1917.							
Converted into Permanent Stock during 1917							
Forfeited and lapsed during 1917							
Total deductions							

Net total remaining in force at 31st December, 1917

Summary of Terminating or Withdrawable Stock in force 31st December, 1917.

Totals as above.	No. of Shareholders	Of which there has been credited to loan fund.
Shares Fully Paid Stock at.....\$ per Share....\$	on which	Shareholders have paid in \$
Shares "Prepaid" Stock (other than above) at.....\$ per Share....\$	on which	" " paid \$
Shares Instalment Stock (payable by fixed periodical payments) at \$ per Share....\$	on which	" " paid \$

Totals.....

Total amount distributed or credited to Terminating or Withdrawable Stock in 1917.

- (1) As interest\$
Rate of such interest, per cent. per annum
- (2) As dividends out of profits\$
Rate or rates per cent. of such dividends

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

DR.

CAPITAL AND LIABILITIES.

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).		\$	c.	\$	c.
Item No.	*A.—Permanent Capital Stock or Shares.				
1. (a)	Ordinary Joint Stock Capital, fully called; Total called, \$.....Total paid thereon				
2. (b)	Ordinary Joint Stock Capital, ..% called: Total called, \$.....Total paid thereon				
3. (c)	Ordinary Joint Stock Capital, ..% called: Total called, \$.....Total paid thereon				
	(cc) Joint Stock Capital paid in advance of calls†				
4. (d)	Dividends declared in respect of (1), (2) or (3), but not yet paid				
5. (e)	Unappropriated profits in respect of (1), (2) or (3)				
6. (f)	Reserve Fund in respect of (1), (2) or (3)				
7. (g)	Contingent Fund in respect of (1), (2) or (3)				
8. (h)	Instalment Permanent Stock (payable by fixed periodical payments): Total subscribed, \$....on which has been paid				
9. (i)	Dividends declared on (8), but not paid				
10. (j)	Unappropriated profits on (8)				
11. (k)	Reserve Fund in respect of (8)				
12. (l)	Contingent Fund in respect of (8)				
13. (m)	Instalments or premiums on (8), paid in advance†				
NOTE.—Liabilities reported in 1916 under A, but written off in 1917 (not extended), \$.....					
B.—Terminating Capital Stock or Shares.					
14. (a)	Fully paid stock, less shown in (24): Total in force....shares at \$....per share carried to Loan Fund				
15. (b)	Profits or accrued interest on (14), less shown in (25) and credited or appropriated but not yet paid				
16. (c)	Profits or accrued interest on (14), less shown in (25), and not credited or appropriated				
17. (d)	Prepaid Stock, less shown in (24): Total in force....shares at \$....per share, on which has been paid into Loan Fund				
18. (e)	Profits or accrued interest on (17), less shown in (25) and credited or appropriated, but not yet paid				
19. (f)	Profits or accrued interest on (17), less shown in (25), and not credited or appropriated				
20. (g)	Instalment Stock, less shown in (24): Total issue now in force....shares at \$....per share, on which has been paid in all \$....of which sum there has been paid into the Loan Fund				
21. (h)	Profits or accrued interest on (20), less shown in (25), and credited or appropriated, but not yet paid				
22. (i)	Profits or accrued interest on (20), less shown in (25), and not credited or appropriated				
23. (j)	Instalments or premiums paid on (20), in advance †.....				
NOTE.—Liabilities reported in 1916 under B, but written off in 1917 (not extended), \$.....					
24. 25.	Liabilities in respect of Terminating Stock or Shares (Fully paid, Prepaid or Instalment), other than shown in (14), (17) and (20), as to which the Corporation has received notice of withdrawal, but at 31st December, 1917, has not been paid off, viz.:				
24.	Principal sum due by Corporation				
25.	Interest, Profits or Dividends due by Corporation				
C.—Liabilities to Stockholders or Shareholders other than as shown under A or B, viz.:					
26.	.....				
LIABILITIES TO THE PUBLIC.					
27.	Deposits (including unclaimed deposits). Right reserved to require 30 days' notice on any withdrawal				
28.	Interest on deposits, due or accrued, or capitalized				
	(a) Interest due or accrued on 3 (cc); or on 13 (m); or on 23 (j)				
29.	Debentures issued in Canada				
30.	Interest due and accrued on (29)				
31.	Debentures issued elsewhere than in Canada				
32.	Interest due and accrued on (31)				
33.	Debenture Stock issued in Canada				
34.	Interest due and accrued on (33)				
35.	Debenture Stock issued elsewhere than in Canada				
36.	Interest due and accrued on (35)				
37.	Owing to Banks (including interest due or accrued)				
38.	Due on Bills payable other than (37), including interest due or accrued..				
39.	Due on Loans in process of completion or to pay assumed mortgages				
40.	Unclaimed dividends (enclosing memo. giving names and amounts)				
41.	Other liabilities to the public, viz.:				
42.	(a)				
43.	(b)				
44.	(c)				
Total actual liabilities					

N.B.—Section I. (showing liabilities for which the Corporation is absolutely liable) is to be balanced independently of Section II. (which shows contingent liabilities).

BALANCE SHEET AS AT 31ST DECEMBER, 1917.—Continued.
Dr.—Continued.

		\$	c.	\$	c.
CONTINGENT LIABILITIES.					
45.	Claims against the Corporation not acknowledged as debts, viz.:				
46.	(a)				
47.	(b)				
48.	(c)				
49.	Money for which the Corporation is contingently liable, viz.:				
50.	(a) Principal guaranteed				
51.	(b) Interest guaranteed				
52.	(c) Trust Funds invested, but not guaranteed:				
53.	1. Principal				
54.	2. Interest				
55.	(d) Trust Funds uninvested, not bearing interest and not guaranteed..				
56.	(e) Other contingent liabilities				
Total Contingent Liabilities					
NOTE.—Contingent liabilities reported in 1916, but written off in 1917 (not extended).					
Gross Total Liabilities, Actual and Contingent					
* Increase or decrease of authorized Permanent Capital Stock in 1917: Authority for said increase or decrease					
† Under what authority, and upon what terms have such advances been received by Company? Ans.					
CR.					
I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.		\$	c.	\$	c.
A. Immovable Property Owned Beneficially by the Corporation:					
Item No.					
1.	(a) Office premises situated as follows:				
2.	(I) At				
3.	(II) At				
4.	(III) At				
5.	(b) Freehold land (including buildings) other than foregoing*				
6.	(c) Leasehold land (including buildings) other than foregoing*				
7.	(d)				
8.	(e)				
B. Debts secured by Mortgages of Land.					
9.	(a) Debts (other than item 10) secured by mortgages of land				
10.	(b) Debts secured by mortgaged land held for sale †				
	(bb) Debts secured by land held by the Company as Mortgagee in possession, or secured by land for the rents and profits of which the Company is accountable				
11.	(c) Interest due and accrued on items 9 and 10, and not included therein†..				
12.	(d) Of the debts mentioned in items 9, 10 and 11, the sum of \$. is due by directors or officers of the Corporation (not extended), \$...				
C. Debts not above enumerated, for which the Corporation holds securities, as follows:					
13.	(a) Debts secured by accepted Bills of Exchange				
14.	(b) Debts secured by Municipal Bonds or Debentures				
15.	(c) Debts secured by Public School Debentures				
16.	(d) Debts secured by Loan Corporations' Debentures				
17.	(e) Debts secured by Dominion Government Stock or Bonds				
18.	(f) Debts secured by Stock or Bonds of any of the Provinces of Canada ...				
19.	(g) Debts secured by Stock or Bonds of other Governments				
20.	(h) Debts secured only by Permanent Stock or Shares of the Corporation†..				
21.	(i) Debts secured only by Terminating Stock or Shares of the Corporation..				
22.	(j) Debts secured by				
23.	(k) Debts secured by				
24.	(l) Debts secured by				
25.	(m) Debts secured by				
26.	(n) Interest due or accrued on items 14 to 25, and not included therein....				
D. Unsecured Debts.					
27.	(a)				
28.	(b)				
29.	(c)				
30.	(d) Interest due or accrued on items 27 to 29, and not included therein..				

BALANCE SHEET AS AT 31st DECEMBER, 1917.—Continued.

CR.—Continued.

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.—Con*		\$	c.	\$	c.
E. Cash.					
31. (a) On hand					
32. (b) In bank as follows:—					
33. (I) In the..... Bank at					
34. (II) In the..... Bank at					
35. (III) In the..... Bank at					
36. (IV) In the..... Bank at					
F. Assets not herein before mentioned.					
37. (a)	} Particulars given in Schedule I, p. 5b				
38. (b)					
39. (c)					
40. (d)					
41. (e)					
42. (f)					
Total of assets owned beneficially by Corporation					
NOTE.—Assets reported in 1916, but written off in 1917 (not extended) \$.....					
N.B.—Section I. (containing assets of which the Corporation is beneficial owner) is to be balanced independently of Section II. (containing assets not so owned).					
II. ASSETS NOT OWNED BENEFICIALLY BY CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.					
A. As Guarantor					
(a) Mortgage securities:—					
43. (I) Principal.....					
44. (II) Interest due and accrued.....					
(b) Other securities:—					
45. (I) Principal.....					
46. (II) Interest due and accrued.....					
B. As Trustee, Representative, Guardian or Agent (without Guarantee).					
(a) Mortgage securities:—					
47. (I) Principal.....					
48. (II) Interest due and accrued.....					
(b) Other securities:—					
49. (I) Principal.....					
50. (II) Interest due and accrued.....					
51. (c) Unsecured debts.....					
52. (d) Uninvested Trust Funds					
Total Assets II.....					
NOTE.—Assets reported in 1916, but written off in 1917 (not extended) \$.....					
Gross Total of Assets I and II					

* Embracing properties vested in the Company by foreclosure, or by conveyance, or under quit-claim deed.

† Including rent of properties held under power of sale.

‡ A: to limit of such loans, see Loan and Trust Corp. Act, R.S.O. 1914, chap. 124, s. 32.

CASH ACCOUNT.

RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1917.

		Amount carried to earnings, maintenance, or contingent account. (Column 1.)	Amount carried to Capital Account.				Total. (Column 4.)
			Terminating Capital. (Column 2.)	Permanent Capital including Reserve. (Column 3.)			
1.—RECEIVED BY THE CORPORATION FOR ITS OWN USE							
A.—Balances from 31st December, 1916.							
Item No.		\$	c.	\$	c.	\$	c.
1.	Cash.....						
2.	(i) On hand.....						
3.	(ii) In bank						
B.—Sums received Wholly or Partly on Capital Stock.							
4.	(a) Calls on Joint Stock Permanent Capital.						
	(aa) Joint Stock Capital received in advance of calls.....						
5.	(b) Premiums on (4)						
6.	(c) Sales of fully paid Building Society Stock						
7.	(d) Sales of prepaid Building Society Stock						
8.	(e) Dues on Instalment Building Society Stock.....						
9.	(f) Premiums on (6), (7) and (8).....						
C.—Receipts on Account of Investments, Loans or Debts.							
10.	(a) On Mortgages of Realty :						
	(i) Principal.....						
11.	(ii) Interest.....						
12.	(b) On other securities :						
	(i) Principal.....						
13.	(ii) Interest or dividends.....						
14.	(c) Unsecured debts.....						
	(i) Principal.....						
15.	(ii) Interest						
D.—Receipts from Real Estate Owned Beneficially by Corporation.							
16.	(a) Sales (not included in any of the foregoing items).....						
17.	(b) Rents †.....						
E.—Miscellaneous.							
18.	(a) Commission, Brokerage (or Remuneration as Corporate Agents, Trustees, etc.).....						
19.	(b) Premiums or Bonus on Loans.....						
20.	(c) Membership or Entry Fees (being income of Corporation)...						
21.	(d) Fines.....						
22.	(e) Forfeiture or Lapses. (Extend into Column 1.).....						
23.	(f) Revivals of Terminating Stock. (Extend into Column 2)....						
24.	(g) Conversion of Terminating Stock into Permanent Stock. (Extend into Column 3).....						
F.—Borrowed Money.							
25.	(a) Bank or other advances, discounts or overdrafts.....						
26.	(b) Borrowed by taking deposits.....						
27.	(c) Borrowed on Debentures.....						
28.	(d) Borrowed on Debenture Stock.....						
29.	(e) Borrowed otherwise, viz. :—						
G.—Receipts from Other Sources, viz. :							
30.	(a).....						
	(b).....						
	(c).....						
Totals.....							

* Under what authority and upon what terms have such advances been received by company?

Ans.....

† Includes rents of property acquired by purchase or exchange, or by foreclosure, or by quit claim deed.

RECEIPTS FOR THE YEAR ENDING 31st DECEMBER, 1917.—Continued.

		Amount carried to earnings, main- tenance or contingent account.		Carried to Capital Account.		Total.	
Item No.		¢	c.	¢	c.	¢	c.
N.B.—Section I. (showing cash received by the Corporation for its own use) is to be balanced independently of Section II. (showing cash received as corporate trustee, etc.)							
II.—RECEIVED AS CORPORATE TRUSTEE, REPRESENTATIVE, GUARDIAN OR AGENT, IN TRUST							
A.—Balance from 31st December, 1916.							
31.	(a) Capital Account.....						
	(b) Cash (not included in 31).....						
32.	i) On hand.....						
33.	(ii) In bank.....						
B.—Received on Account of Investments, Loans or Debts:—							
34.	(a) On Mortgages: Principal, \$..... Interest, \$.....						
5.	(b) On other securities: Principal, \$..... Interest, \$.....						
36.	(c) On Unsecured Debts: Principal, \$..... Interest, \$.....						
C.—Receipts from Real Estate.							
37.	(a) Sales (not included in foregoing items).....						
38.	(b) Rents †.....						
D.—Receipts from Other Sources, viz.:							
39.	(a).....						
40.	(b).....						
41.	(c).....						
Totals.....							

† Includes rents of property acquired by purchase or exchange, or by foreclosure, or by quit claim deed.

CASH ACCOUNT.

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1917.

Item No.	I.—EXPENDED ON CORPORATION ACCOUNT.	Amount carried to earnings, maintenance or contingent account. (Column 1.)		Amount carried to Capital Account.		Total. (Column 4.)
				Terminating Capital. (Column 2.)	Permanent Capital, including Reserve. (Column 3.)	
	A.—Sums Loaned or Invested on Capital Account.					
1.	(a) Loaned on Mortgages of Realty (including item 7 (e) if no separate account therefor)	\$	c.	\$	c.	\$ c.
	(b) Loaned on or invested in other Securities, viz.:					
2.	(i)					
3.	(ii)					
4.	(iii)					
5.	(iv)					
6.	(c) Real Estate purchased					
7.	(d) Incumbrance on Realty paid off					
	(e) Insurances or taxes advanced on property mortgaged to the Corporation					
	B.—Expended on Stock Account.					
8.	Dividends paid on Permanent Stock. (Extend into Col. 1).—					
	(a) Interest paid on Joint Stock Capital received in advance of calls. (Extend into Column 1)					
9.	Dividends paid on Terminating Stock. (Extend into Col. 1)					
10.	Interest paid on Terminating Stock. (Extend into Col. 1) ..					
11.	Paid for Terminating Stock withdrawn. (Extend into Col. 1 or 2 or divide between 1 and 2 as the case may be) ..					
12.	Paid for Terminating Stock matured. (Extend as in 11) ..					
13.	Profits paid on (11) and (12). (Extend as in 11)					
14.	Paid for Terminating Stock retired. (Extend into Col. 2) ..					
15.	Terminating Stock forfeited or lapsed. (Extend into Col. 2)					
16.	Terminating Stock converted into Permanent. (Extend into Column 2)					
17.	Terminating Stock revived. (Extend into Col. 1)					
	C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:					
18.	(a) Bank Account (Principal and Interest)					
19.	(b) Deposits Principal, \$					
20.	(c) Debentures issued in Canada: Principal, \$					
	Interest, \$					
21.	(d) Debentures issued elsewhere: Principal, \$..					
22.	(e) Debenture Stock issued in Canada: Principal, \$..					
	Interest, \$					
23.	(f) Debenture Stock issued elsewhere: Principal, \$..					
	Interest, \$					
24.	(g) Guarantees paid: Principal, \$					
	Interest, \$					
	D.—Management Expenses (other than foregoing):					
25.	(a) Salaries, Wages and Fees					
26.	(b) Commission or Brokerage					
27.	(c) Advances to Agents					
28.	(d) Stationery, Postage, Printing and Advertising.					
29.	(e) Law Costs					
30.	(f) Fuel, Rent, Taxes (other than in 7 and 32) and Rates. .					
31.	(g) Travelling Expenses					
32.	(h) Registration Fees					
33.	(i) Other Management Expenditure					
	E.—Other Expenditures, viz.:					
34.	(a)					
35.	(b)					
36.	(c)					
	F.—Balance.					
		\$	c.			
37.	(a) Cash on hand					
	(b) Cash in various banks as follows:					
38.	(i)					
39.	(ii)					
40.	(iii)					
41.	(iv)					
	Totals					

N.B.—Section I. (showing cash paid by the Corporation for its own debts) is to be balanced independently of Section II. (showing cash paid as Corporate Trustees, etc.)

EXPENDITURE FOR THE YEAR ENDING 31st DECEMBER, 1917.—Continued.

II.—EXPENDED ON TRUST OR AGENCY ACCOUNT.		Amount carried to earnings, main-tenance or contin-gent account.		Amount carried to capital account.		Total.	
A.—Loaned or invested on Capital Account,							
Item No.		\$	c.	\$	c.	\$	c.
42.	(a) Loaned on Mortgages of Realty						
	(b) Loaned or invested on, or in other securities, viz.:						
43.	(i)						
44.	(ii)						
45.	(iii)						
46.	(iv)						
47.	(a) Real Estate purchased						
	(b) Incumbrances on Realty paid off, viz.:						
48.	(i) Principal						
49.	(ii) Interest						
B.—Other Expenditures.							
50.	(a) Commission or Remuneration paid for Management of Estate, Trust or Agency (including item 26)						
51.	(b) Rent, Taxes and Rates						
52.	(c) Debts or obligations wholly or partly paid: Principal. \$.....Interest, \$.....						
53.	(d)						
C.—Balance.		\$	c.				
54.	(a) Cash on hand						
	(b) Cash in various banks, as follows:						
55.	(i)						
56.	(ii)						
57.	(iii)						
Totals							

SCHEDULE I.

PARTICULARS OF CERTAIN ASSETS. (Supra p. 3.)

Assets (Items No. 22 to 25; and No. 37 to 42).

Miscellaneous Statement for the year ending 31st December, 1917.

1.	Amount of Debentures maturing in 1918: Issued in Canada, \$.....	\$	c.
	Issued elsewhere, \$.....		
2.	Amount of other existing obligations which will mature in 1918, \$.....		
3.	Amount of Securities held by the Corporation which will mature and become payable to the Corporation in 1918, \$.....		
4.	Average rate of interest per annum paid by the Corporation during 1917 on deposits.....on debentures.....on debenture stock.....		
5.	Average rate of interest per annum received by the Corporation during 1917:		
	(a) On mortgages of realty: (b) on other securities:		
	(i) Owned beneficially by the Corporation (a).....(b).....		
	(ii) Not owned beneficially (a).....(b).....		
6.	Of the mortgages owned beneficially by the Corporation, \$..... is on realty situate in Ontario, and \$..... is on realty situate elsewhere.....		
7.	Of the mortgages not owned beneficially by the Corporation, \$..... is on realty situate in Ontario, and \$..... is on realty situate elsewhere..		
8.	Loans written off or transferred to real estate account during 1917, viz.: (i) funds or securities owned beneficially, \$..... (ii) not so owned, \$.....		
9.	Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917:		
	(i) Owned beneficially, No. Amount, \$.....		
	(ii) Not so owned, No. Amount, \$.....		
10.	Aggregate market value of land mortgaged to the Corporation:		
	(i) Mortgages owned beneficially (ii) Not so owned.....		
11.	How often are the securities held by the Corporation valued?		
12.	(a) Specify the officers of the Corporation who are under bond, and for what sum respectively		
	(b) Are the said bonds executed by private sureties or by Guarantee Companies?		
13.	Date when the accounts of the Corporation were last audited?		
14.	Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed). For 1917..... For 1918.....		
15.	What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively?		
16.	What is the date appointed for the Annual Meeting?		
	Date of last Annual Meeting?		
17.	Special General Meetings held in 1917: Dates.....		

County of

{

We, _____, President, and _____, Secretary, of the Loan Corporation known as _____ severally make oath and say, and each for himself says, that we are the above described officers of the above Corporation, and that we have each of us individually the means of verifying the correctness of the Statement within and above contained of the affairs of the said Corporation, and that on the 31st December, 1917, the issues and holdings of the Capital Stock of the said Corporation were as shown on the Schedule "A" hereto annexed, also that all the within described assets were the absolute property of the said Corporation, free and clear from any liens or claims thereon, except as hereinbefore stated, and that the statement of the unclaimed balances as set forth on page 5a is correct in every particular, and we are satisfied that the said statement, with the schedules and explanations herein contained and hereunto annexed, are a full and correct exhibit of all the liabilities and assets, and of the income and expenditure, and of the general condition and affairs of the said Corporation on the 31st day of December, 1917, and for the year ending on that day; also that the said Statement was on the _____ day of _____ 191____, at a meeting of the Board of Directors of the said Corporation, held on that day, considered by the said Board, and was, by a Resolution duly passed in that behalf, adopted as the Statement of the said Board, a certified copy of which Resolution is hereinbelow indorsed.

Sworn before me at the _____ in the County of _____ this _____ day of _____ A.D. 1918.

.....President
.....Secretary

CERTIFIED COPY OF RESOLUTION.

Referred to in Foregoing Affidavit—R.S.O. 1914, Chap. 184, S. 110 (2).

I, undersigned, the _____ of the _____ hereby certify that at a meeting of the Board of Directors of the said Corporation held at _____ on the _____ day of _____ 19.... the following Resolution was passed (pursuant to the statute in that behalf) adopting the Statement within and above made as the Statement of the said Board.

Moved by _____, seconded by _____ and Resolved that the Statement of the Company for the year ending the thirty-first day of December, made to the Registrar of Loan Corporations and to be verified by the affidavit of _____ as President, and _____ as Secretary of the said Company _____ be and the same is this _____ day of _____ adopted as the Statement of the Board of directors of the said Company pursuant to the enactment in that behalf of the Province of Ontario, R.S.O. 1914, Chap. 184, S. 110 (2).

Attach to this Annual Statement a certified copy of each notice calling a General Meeting of the Corporation during the year ending 31st December, 1917, and a certified copy of the Statement or Statements furnished to Shareholders during or relating to the said year; also a certified copy of Auditors' Report—*Loan and Trust Corporations Act*, R.S.O. 1914, Chap. 184, sections 103, and 110 (6).

I. LOAN COMPANIES

DETAILED REPORTS OF THE SEVERAL COMPANIES

THE BROCKVILLE LOAN AND SAVINGS COMPANY, LIMITED.

Head Office, Brockville, Ontario.

CONSTATING INSTRUMENTS.

Incorporated by declaration filed 11th May, 1885, with the Clerk of the Peace for the United Counties of Leeds and Grenville. The declaration was made by virtue of the "Building Societies Act," R.S.O., 1877, c. 164, continued by R.S.O. 1887, c. 169, and superseded by 60 V. c. 38 (O.), now R.S.O. 1897, c. 205. See R.S.O. 1914, c. 184.

The lending and borrowing powers are derived from the above public General Acts.

ANNUAL STATEMENT

Of the condition and affairs of the Brockville Loan and Savings Company, Limited, of Brockville, Ontario, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 4 Court House Avenue, in the Town of Brockville, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

D. W. Downey, President, Brockville;	February 7, 1917; February 6, 1918.
W. A. Gilmour, Vice-President, Brockville;	" "
J. Gill Gardner, Director, Brockville;	" "
C. S. Cassett, Director, Brockville;	" "
Jno. W. Ridgeway, Director, Brockville;	" "
A. C. Hardy, Director, Brockville;	" "
L. C. Dargavel, Managing Director, Brockville;	" "
G. M. Larke, Secretary-Treasurer, Brockville;	" "

A. Permanent capital stock; total amount authorized, \$500,000; total amount subscribed, \$350,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class I.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Last call made: Date, 30th June, 1903; rate per cent., 10 per cent.

Gross amount, \$35,000; amount paid thereon, \$31,530.00.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid and constituting an asset of the Corporation.
		\$	\$	\$ c.	\$ c.
2. 60 per cent. called	7,000	50	350,000	205,055 00	.....
4. Paid in advance of calls				96,755 00	48,190 50
Totals.....	7,000	50	350,000	301,810 00	48,190 50

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 60 per cent. called; total called, \$210,000.00; total paid thereon.....	\$205,055 00	
3. (cc) Joint stock capital paid in advance of calls.....	96,755 00	
4. (d) Dividends declared in respect of (2) and (3), but not yet paid	10,545 04	
6. (f) Reserve fund in respect of (2) and (3)	107,000 00	
7. (g) Contingent fund in respect of (1), (2) or (3)	3,500 00	
		\$422,855 04

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal, including interest to December 31st, 1917	313,473 45
Total liabilities	\$736,328 49

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$719,906 61	
10. (b) Debts secured by mortgaged land held for sale	9,076 04	
		\$728,982 65

E.—Cash.

31. (a) On hand	\$2,391 95	
32. (b) In banks	3,710 39	
		6,102 34

F.—Assets not hereinbefore mentioned.

37. (a) Office furniture and fixtures	1,243 50
Total assets	\$736,328 49

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

2.	(i) On hand	\$2,366 92	
	(ii) In Bank	6,750 96	
			\$9,117 88

B.—Sums Received Wholly or Partly on Capital Stock.

4.	(a) Calls on Joint Stock Permanent Capital:		
	(aa) Joint stock capital received in advance of calls.....	6,900 00	

C.—Receipts on account of Investments, Loans or Debts.

	(a) On Mortgages of Realty:		
10.	(i) Principal	83,751 95	
11.	(ii) Interest	57,426 51	
	(b) On other securities:		
12.	(i) Principal, stock loans	\$1,946 48	
13.	(ii) Interest on loans	94 17	
			2,040 65

F.—Borrowed Money.

26.	(b) Borrowed by taking deposits	432,365 00	
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G.—Receipts from Other Sources.

30.	(u) Rent, safety deposit boxes	119 00	
	(b) Interest on bank balances	184 11	
	(c) Fire insurance	46 16	
	(d) Other	2 64	
	Total	\$591,953 90	

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		Total Col. 4.
1.	(a) Loaned on mortgages of realty, including Insurance, Taxes and Law Cost	\$110,371 57
	(b) Loaned or Invested in other Securities, viz.:	
2.	(i) On stock	400 00

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	19,215 19
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C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:

18.	(a) Bank account: Interest	15 95
19.	(b) Deposits: Principal, \$432,454.28; interest, \$12,010.55	444,464 83

CASH ACCOUNT—Continued.

Expenditure for the year ending 31st December, 1917.

D.—Management Expenses (other than foregoing).		Total Col. 4
25. (a) Salaries, wages and fees	\$4,864 96	
26. (b) Commission or brokerage	655 65	
27. (c) Canadian Patriotic and Red Cross funds	450 00	
28. (d) Stationery, postage, printing and advertising	1,111 25	
29. (e) Law costs	170 41	
30. (f) Rent	367 00	
31. (g) Travelling expenses	91 75	
32. (h) Registration fees and Provincial and Municipal and War taxes	1,262 71	
33. (i) Other management expenditure	764 96	
		\$9,738 69
E.—Other Expenditures, viz.:		
34. (a) 1915 Business War Profit Taxes		1,189 13
35. (b) Office furniture		456 20
F.—Balance.		
37. (a) Cash on hand and in bank		6,102 34
Total		\$591,953 90

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada—No debentures are issued; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1918: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: Nil.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, 4%; on debentures, none; on debenture stock, none issued.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 7.80%; (b) none.
 - (ii) Not owned beneficially: (a) All owned beneficially: (b).
6. Of the mortgages owned beneficially by the Corporation \$728,982.65 is on realty situate in Ontario, and is on realty situate elsewhere.
7. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially, \$2,127.77.
 - (ii) Not so owned: Nil.
8. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., 8; amount, \$4,867.79.
 - (ii) Not so owned: No., ...; amount, ...
9. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$1,500,000.
10. How often are the securities held by the Corporation valued? Yearly.
11. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Managing Director, \$10,000.00; Secretary-Treasurer, \$3,000.00.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
12. Date when the accounts of the Corporation were last audited: January, 1918.
13. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):

For 1917: K. G. Starr and Geo. Turner.

For 1918: K. G. Starr and Geo. Turner.
14. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd, 1917; 7%.
15. What is the date appointed for the Annual Meeting? February 6th, 1918. Date of last Annual Meeting? February 7th, 1917.
16. Special General Meetings held in 1917: Dates, none.

CANADA LANDED AND NATIONAL INVESTMENT COMPANY, LIMITED.

Head Office, Toronto, Ontario.

CONSTATING INSTRUMENTS.

This Company was in 1891 constituted by an amalgamation of (1) The Canada Landed Credit Company with (2) The National Investment Company of Canada (Limited), and the re-incorporation of the amalgamated Company. Of the two Companies so amalgamated:

1. The Canada Landed Credit Company had been incorporated in 1858 by special Act of the Province of Canada, 22 V. c. 133; a special Act of 1859, 22 V. c. 105, increased the capital; the two foregoing Acts were amended by 29-30 V. (1866-7), c. 125. In 1873, an Act of Ontario, 36 V. c. 122, amended 22 V. c. 133, supra; in 1874 the powers of the Company were extended by 38 V. c. 73 (O); in 1875-6 the capital was further increased by 39 V. c. 97 (O); in 1882 the special Acts of 1858 and 1859 supra were amended by 45 V. c. 72 (O). In 1882 the special Act of Canada, 45 V. c. 110, extended the Company's operations to Manitoba and the Northwest Territories. In 1890 the special Act of Ontario, 53 V. c. 128, authorized the Company to issue debenture stock to become amalgamated with other companies, etc. In 1871, Letters Patent of Canada, dated January, 1891, authorized the amalgamation of the Company with the National Investment Company of Canada. In 1891, Letters Patent of Ontario, dated 12th February, authorized the same amalgamation.

2. The National Investment Company of Canada had been incorporated by Letters Patent of Canada, dated 21st August, 1882, issued under 40 V. c. 43 (D).

For the powers of the amalgamated Company, see the Letters Patent above cited; see also R.S.O., 1886, secs. 88-98, and sec. 101; see also the Loan and Trust Corporations Act., R.S.O., 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Canada Landed and National Investment Company, Limited, Toronto, at 31st December, 1917, and for the year ending on that day made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 23 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1917, were as follows, together with their respective terms of office:

John Hoskin, K.C., LL.D., D.C.L., President, Toronto;	14th Feb., 1917;	13th Feb., 1918.
D. E. Thomson, K.C., LL.D., Vice-President, Toronto;	"	"
James Playfair, Director, Midland;	"	"
Newman Silverthorne, Director, Summerville;	"	"
G. T. Ferguson, Director, Toronto;	"	"
F. W. Harcourt, K.C., Director, Toronto;	"	"
C. J. Holman, K.C., LL.D., Director, Toronto;	Sept. 26, 1917;	"
Edward Saunders, Managing Director, Toronto;	14th Feb., 1917;	"

A. Permanent capital stock; total amount authorized, \$4,000,000; total amount subscribed, \$2,410,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, 2nd December, 1912; rate per cent., 50; gross amount, \$402,000; amount paid thereon, \$201,000.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid calls.
2. 50 per cent. called	24,100	\$ 100	\$ 2,410,000	\$ 1,205,000	None

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 50 per cent. called; total called, \$1,205,000; total paid thereon.....	\$1,205,000 00
4. (d) Dividends declared in respect of (2), but not yet paid	27,112 50
5. (e) Unappropriated profits in respect of (2)	89,151 54
6. (f) Reserve fund in respect of (2)	1,205,000 00
	<u>\$2,526,264 04</u>

Liabilities to the Public.

29. Debentures issued in Canada	\$360,739 41
30. Interest due and accrued on (29)	5,488 50
31. Debentures issued elsewhere than in Canada	3,542,847 36
32. Interest due and accrued on (31)	23,089 00
40. Unclaimed dividends	1,528 63
41. Other liabilities to the public, viz.:	
43. (b) Sundry accounts	10,385 42
	<u>3,944,078 32</u>
Total liabilities	<u>\$6,470,342 36</u>

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

Subject to the terms of trust deed dated, 6th April, 1894, to secure debenture-holders.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises, situate as follows:	
2. (i) At Toronto, held in freehold	\$35,000 00
5. (b) Freehold land (including buildings) other than fore- going	64,600 92
	<u>\$99,600 92</u>

BALANCE SHEET.—Continued.

Cr.

Assets.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$5,021,589 63	
10. (b) Debts secured by mortgaged land held for sale	15,576 65	
11. (c) Interest due or accrued on items 9 and 10 and not included therein	70,965 14	
		\$5,108,131 42

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Municipal Bonds or Debentures owned by the Company	\$323,632 15	
15. (c) Public School Debentures owned by the Company....	269,244 22	
17. (e) Debts secured by Dominion Government War loan owned by the Company	138,786 21	
22. (j) Ontario Government Scrip owned by the Company ...	16,939 90	
23. (k) Electrical Company Bonds owned by the Company..	4,500 35	
24. (l) Loans on collateral security of stocks and bonds....	21,857 72	
26. (n) Interest due or accrued on items 14 to 25 and not included therein	15,540 03	
		790,500 53

E.—Cash.

31. (a) On hand	\$2,318 74	
32. (b) In banks in Canada	111,504 06	
35. (iii) National Bank of Scotland, London, England	358,286 64	
		472,109 44
Total assets		\$6,470,342 36

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for its own use.

A.—Balance from 31st December, 1916.

(b) Cash not already shown under (1):

1. (i) On hand	\$2,088 55	(Total Col. 4.)
3. (ii) In banks	471,000 78	
		\$473,089 33

C.—Receipts on account of Investments, Loans or Debts.

(a) On Mortgages of Realty:

10. (i) Principal	457,533 25
11. (ii) Interest	377,530 97
(b) On other securities:	
12. (i) Principal	32,968 57
13. (ii) Interest or dividends	31,901 41

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents	4,138 00
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CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

F.—Borrowed Money.

(Total Col. 4.)

27. (c) Borrowed on debentures	\$882,901 72
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G.—Receipts from other sources.

30. (a) Bank interest	17,000 96
(c) Sterling exchange	7,346 88
Totals	\$2,284,411 09

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty	\$149,261 39
(b) Loaned or invested in other securities:	
3. (ii) Debentures purchased	214,382 79
5. (iv) Loans on stocks	3,654 05

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	108,679 56
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

20. (c) Debentures issued in Canada: Principal, \$92,247.00; interest, \$15,825.40	108,072 40
21. (d) Debentures issued elsewhere: Principal, \$983,597.93; interest, \$174,712.53	1,158,310 46

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	41,698 03
26. (b) Commission or brokerage	11,205 69
28. (d) Stationery, postage, printing and advertising	1,038 28
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	3,684 44
31. (g) Travelling expenses	440 00
32. (h) Registration fees	280 00
33. (i) Other management expenditure	925 79

E.—Other Expenditure.

34. (a) Government and municipal taxes	4,718 44
35. (b) War taxes	4,450 33
36. (c) Subscription to Patriotic and Red Cross Funds	1,500 00

F.—Balance.

37. (a) Cash on hand and in banks	472,109 44
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Total	\$2,284,411 09
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 MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of Debentures maturing in 1918: Issued in Canada, \$87,110.00; Issued elsewhere, \$1,103,132.20.
2. Amount of existing obligations which will mature in 1918: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$832,835.66.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, no deposits taken; on debentures, 4.92%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 7.13%; (b) 5.61%.
 - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$2,074,732.67 is on realty situate in Ontario, and \$3,027,034.53 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: None.
 - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., 5; amount, \$12,970.00.
 - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: About \$10,600,000.00.
 - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Annually in the case of doubtful loans.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All officers are under bonds from \$2,000 to \$5,000, amounting in all to \$39,000.00.
 (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: Audited to 31st December, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
 For 1917: T. Watson Sime, C.A.; Geo. U. Stiff, F.C.A., Toronto, and J. B. Pepler, Winnipeg.
 For 1918: T. Watson Sime, C.A.; Geo. U. Stiff, F.C.A., Toronto, and J. B. Pepler, Winnipeg.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? 2nd January, 1st April, 3rd July, and 2nd October; each $2\frac{1}{4}\%$.
16. What is the date appointed for the Annual Meeting? 13th February, 1918. Date of last Annual Meeting: 14th February, 1917.
17. Special General Meetings held in 1917: Dates, none.

CANADA PERMANENT MORTGAGE CORPORATION.

Head Office, Toronto, Ont.

CONSTATING INSTRUMENTS.

This Company was under the provisions of the special Act of Ontario, 63 V. c. 129, formed by the amalgamation of the Canada Permanent Loan and Savings Company, the Western Canada Loan and Savings Company, the Freehold Loan and Savings Company, and the London and Ontario Investment Company: 63 V., c. 129 (Ont.). See also special Act of Canada, 62 V., c. 101 (D).

ANNUAL STATEMENT

Of the condition and affairs of the Canada Permanent Mortgage Corporation of Toronto, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is No. 14-18 Toronto Street, in the City of Toronto, in the Province of Ontario.

The board is constituted of ten directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1917, were as follows, together with their respective terms of office:

W. G. Gooderham, President, Toronto;
 W. D. Matthews, 1st Vice-President, Toronto;
 R. S. Hudson, 2nd Vice-President, Toronto;
 F. Gordon Osler, Director, Toronto;
 E. R. C. Clarkson, Director, Toronto;
 John Massey, Director, Toronto;
 Albert E. Gooderham, Director, Toronto;
 J. H. G. Hagarty, Director, Toronto;
 John Campbell, Director, Edinburgh, Scotland;
 William Mulock, Jr., Director, Toronto.
 R. S. Hudson, } Joint General Managers;
 John Massey, }
 George H. Smith, Superintendent of Branches and Secretary, Toronto.

A. Permanent capital stock; total amount authorized, \$20,000,000; total amount subscribed, \$5,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Fixed and Permanent Capital Stock.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
1. Fully called and paid...	600,000	\$ 10	\$ 6,000,000	\$ 6,000,000	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called and total paid thereon	\$6,000,000 00	
4. (d) Dividends declared in respect of (1) but not yet paid	150,000 00	
5. (e) Unappropriated profits in respect of (1)	197,977 41	
6. (f) Reserve Fund in respect of (1)	5,250,000 00	
		\$11,597,977 41

Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal....	\$6,090,927 54	
28. Interest on deposits due or accrued or capitalized.....	106,616 13	
29. Debentures issued and payable in Canada	3,149,063 13	
30. Interest due and accrued on (29)	37,269 00	
31. Debentures issued in Canada, payable elsewhere	10,076,681 47	
32. Interest due and accrued on (31)	58,400 00	
33. Debenture stock issued in Canada, payable elsewhere....	419,136 80	
34. Interest due and accrued on (33)	8,477 04	
41. Other liabilities to the public, viz.: (a) For commissions, unpaid accounts, etc.	13,113 30	
		19,959,684 41
Total liabilities		\$31,557,661 82

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Toronto, held in freehold	\$181,855 11	
Winnipeg, Man., held in freehold	125,000 00	
Vancouver, B.C., held in freehold	75,000 00	
St. John, N.B., held in freehold	40,000 00	
Edmonton, Alta., held in freehold	75,000 00	
Regina, Sask., held in freehold	125,000 00	
		\$621,855 11

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$26,742,535 01	
10. (b) Debts secured by mortgaged land held for sale....	170,850 60	
		26,913,385 61

C.—Debts not above enumerated for which the Corporation holds securities as follows:

13. (a) Debts secured by municipal bonds or debentures	\$450 71	
14. (b) Municipal Bonds or Debentures owned by Corporation	178,927 64	
15. (c) Public School Debentures owned by Corporation....	2,100 00	
16. (d) Debts secured by Loan Corporations' Debentures....	4,800 00	
17. (e) Dominion Government War Loan owned by Corpora- tion	319,192 55	

BALANCE SHEET.—Continued.

Cr.

Assets.

19. (g) Stocks or bonds of other Governments, British War Loans, Anglo-French War Loan	\$349,823 58	
20. (h) Debts secured only by Permanent Stock or Shares of the Corporation	216,207 69	
22. (j) Debts secured by advances on bonds and stocks not owned by the Corporation	305,429 25	
25. (m) Stocks and bonds owned, other than those enumerated	837,650 00	
		\$2,214,581 42

E.—Cash.

31. (a) On hand	\$73,294 54	
32. (b) In banks in Canada and in England	1,734,545 14	
		1,807,839 68
Total assets		\$31,557,661 82

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1916.

2. (i) On hand	\$52,268 22	
3. (ii) In bank	\$1,439,735 20	
		\$1,492,003 42

C.—Receipts on account of Investments, Loans or Debts.

(a) On Mortgages of Realty:		
10. (i) Principal and charges	3,171,402 84	
11. (ii) Interest	1,967,554 78	
(b) On other securities:		
12. (i) Principal	333,688 58	
13. (ii) Interest or dividends	118,040 41	

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Real estate account	8,853 79	
17. (b) Corporation's premises, rent and expenses account	38,048 09	

F.—Borrowed Money.

26. (b) Borrowed by taking deposits	8,259,205 32	
27. (c) Borrowed on debentures	1,151,663 86	

G.—Receipts from Other Sources.

30. (a) Bank interest and exchange	75,837 37	
Totals	\$16,666,298 46	

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty	\$2,108,793 84
(b) Loaned or invested in other securities:	
2. (i) Loaned on bonds and stocks	6,100 00
3. (ii) Loans on this Corporation's stock	46,062 61
4. (iii) Bonds and stocks purchased	392,995 86
7. (e) Insurance, taxes, etc., advanced on property acquired by the Corporation under foreclosure	14,128 25

B.—Expended on Stock Account.

8. Dividend paid on permanent stock	600,000 00
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C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank interest and exchange	1,968 49
19. (b) Deposits: Principal and interest	8,338,578 46
20. (c) Debentures payable in Canada: Principal, \$331,567.53; interest, \$143,703.19	474,770 72
21. (d) Debentures payable elsewhere: Principal, \$1,913,742.32; interest, \$496,050.50	2,409,792 82
23. (f) Debenture stock issued elsewhere; interest	16,954 08

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	276,934 08
27. (c) Advances to agents for commission charges	34,245 24
28. (d) Stationery, postage, printing, advertising, etc.	55,666 69
29. (e) Law costs	613 93
31. (g) Travelling expenses and inspection	3,306 74
32. (h) Registration fees, Municipal and Government taxes and fees.....	39,692 58

E.—Other Expenditures, viz.:

34. (a) Corporation's premises, rent and expenses account	46,656 11
35. (b) Furniture for office	698 28
36. (c) Subscriptions to Toronto and York Co. Patriotic, British Red Cross, British Sailors' Relief, and other funds	15,500 00

F.—Balance.

37. (a) Cash on hand and in banks	1,782 839 88
Totals	\$16,666,298 46

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of Debentures maturing in 1918: Issued and payable in Canada, \$615,634.00; issued in Canada, payable elsewhere, \$3,647,131.66.
2. Amount of other existing obligations which will mature in 1918, excluding deposits: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: Approximately \$5,650,000.

4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, 3.5715%; on debentures, 4.593%; on debenture stock, 4%.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 7.124%; (b) 5½% to 6½%.
 - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation \$9,554,478.59 is on realty situate in Ontario, and \$17,188,056.42 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: \$88,831.68.
 - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., 99; amount, \$252,390.00.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: Approximately \$56,000,000.
11. How often are the securities held by the Corporation valued? Once a year.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All officers and employees holding responsible positions give bonds or security satisfactory to the Corporation, \$1,000 to \$5,000 each.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Largely Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: As at December 31st, 1917.
- 14.—Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):

For 1917: A. E. Osler, A.C.A., and Henry Barber, F.S.A.A.
For 1918: Same as 1917.
15. What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively? January 2nd, April 1st, July 3rd, October 1st; all at 2½%.
16. What is the date appointed for the Annual Meeting? January 25th, 1918. Date of last Annual Meeting? January 26th, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE CANADIAN MORTGAGE INVESTMENT COMPANY.

Head Office, Toronto, Ontario.

Incorporated under special Act of Canada, 62-3 Vict., c. 103. (Decl. Book II., 92).

ANNUAL STATEMENT

Of the condition and affairs of the Canadian Mortgage Investment Company, of Toronto, Ont., at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Company is at No. 10 Adelaide Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of six directors holding office for one year:

The directors and chief executive officers of the Corporation on the 31st December, 1917, were as follows, together with their respective terms of office:

L. A. Hamilton, President, Toronto;	February 7th, 1917; February 6th, 1918.
H. S. Osler, K.C., Vice-President, Toronto;	" "
D. B. Hanna, Director, Toronto;	" "
Joseph Henderson, Director, Toronto;	" "
Hon. Wallace Nesbitt, K.C., Director, Toronto;	" "
F. W. G. Fitzgerald, Managing Director, Toronto;	" "

A. Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$1,504,100.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares	Total amount held.	Total amount of actual payments thereon.	Total amount remaining unpaid on calls.
		\$	\$	\$ c.	\$ c.
1. Fully called	9,520	100	952,000	952,000 00	.....
2. 50% called.....	4,590	100	459,000	229,500 00	229,500 00
4. Stock payable in fixed instalments.	1,024	100	102,400	37,307 52	65,092 48
Totals.....	15,134	.....	1,513,400	1,218,807 52	294,592 48

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders.)

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$952,000.00; total paid thereon	\$952,000 00
2. (b) Ordinary joint stock capital, 50 per cent. called; total called, \$229,500.00; total paid thereon	229,500 00
3. (cc) Accrued dividends on (2)	6,146 55
4. (d) Dividends declared in respect of (1), (2), but not yet paid	35,443 50
8. (h) Instalment permanent stock (payable by fixed periodical payments); total subscribed, \$102,400.00; on which has been paid	36,204 21
9. (i) Dividends declared on (8) but not paid	1,103 31

C.—Liabilities to Shareholders other than already shown under A or B.

26. Profit and loss	5,000 75
Reserve fund	450,000 00
	<u>\$1,715,398 32</u>

Liabilities to the Public.

29. Debentures issued in Canada	\$56,305 53
31. Debentures issued elsewhere than in Canada	561,686 38
32. Interest due and accrued on (31)	3,696 44
42. (a) Accounts payable	6,548 79
	<u>628,237 14</u>

Contingent Liabilities.

56. (c) Other contingent liabilities, special investment reserve	40,000 00
Total liabilities	<u>\$2,383,635 46</u>

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Premises acquired for office purposes, including fittings:	
2. (i) At Toronto, held in freehold	\$257,662 19

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land ..	\$1,616,697 98
10. (b) Debts secured by mortgage land held for sale	32,500 66
	<u>1,649,198 64</u>

C.—Debts not above enumerated for which the Corporation holds securities as follows:

20. (h) Debts secured only by permanent stock or shares of the Corporation ..	
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BALANCE SHEET.—Continued.

Cr.

Assets.

E.—Cash.

31. (a) On hand	\$600 00	
32. (b) In banks in Toronto and elsewhere	31,078 70	
		\$31,678 70

F.—Assets not hereinbefore mentioned.

37. (a) Fully paid stocks and bonds	\$429,757 25	
38. (b) Rents receivable	1,442 52	
39. (c) Dividends accrued (received January 1st, 1918)	7,500 09	
40. (d) Unexpired insurance and commission due	463 00	
41. (e) Accounts receivable	5,862 04	
		445,024 81
Total assets		\$2,383,635 46

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

	(Col. 1)	(Col. 2)	(Col. 3)	(Col. 4)
2. (i) On hand			\$400 00	
3. (ii) In bank			29,799 21	

B.—Sums received wholly or partly on Capital Stock.

8. (c) Received on account of stock payable by fixed instalments .....	.....	2,987 23	
9. (f) Premiums	\$97 40		

C.—Receipts on account of Investments, Loans or Debts.

(a) On Mortgages of Realty:

10. (i) Principal (including fire loss) .....	.....	\$1,472 24	189,695 67
11. (ii) Interest	146,296 63		

(b) On other securities:

12. (i) Principal .....	.....		
13. (ii) Interest or dividends ..	16,081 92		

(c) Unsecured Debts:

14. (i) Principal	5,401 24		
15. (ii) Interest	167 32		

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents	13,996 45		
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E.—Miscellaneous.

18. (a) Commission, brokerage, etc...	2,399 01		
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CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

F.—Borrowed Money.				
	(Col. 1)	(Col. 2)	(Col. 3)	(Col. 4)
27. (c) Borrowed on debentures (sterling)	\$16,059 98			
28. (d) Borrowed on debentures (currency)	100 00			
G.—Receipts for other sources, viz.:				
30. (a) Sundry accounts	45 50			
(b) Debenture interest and exchange	823 89			
Totals	\$201,469 34	\$1,472 24	\$222,882 11	\$425,823 69

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1)	(Col. 2)	(Col. 3)	(Col. 4)
1. (a) Loaned on mortgages of realty			\$57,730 51	
(b) Loaned or invested in other securities, viz.:				
2. (i) Debentures issued in Canada			30,412 23	
3. (ii) Canadian War Loan			32,016 24	
4. (iii) Sundry items	\$8,422 73			
7. (d) Incumbrances on realty paid off	2,233 58			
(e) Insurance or taxes advanced on property mortgaged to the Corporation			19,947 23	

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	72,224 68
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

20. (c) Debentures issued in Canada:			
Principal			
Interest	2,558 61		
21. (d) Debentures issued elsewhere:			
Principal		\$78,231 60	
Interest	28,778 99		

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	26,509 50
26. (b) Commission to agents	4,770 66
28. (d) Stationery, postage, printing and advertising	2,291 09
29. (e) Law costs	353 24
30. (f) Fuel, rent, taxes	8,699 45

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

	(Col. 1)	(Col. 2)	(Col. 3)	(Col. 4)
31. (g) Travelling expenses	\$905 50			
32. (h) Registration fees and Government taxes	5,886 54			
33. (i) Other management expenditure	2,246 34			
E.—Other Expenditure, viz.:				
34. (a) Sundry accounts	656 88			
35. (b) Red Cross and Patriotic Funds	1,900 00			
36. (c) Maintenance charges on properties	5,442 04		\$1,927 35	
F.—Balance.				
37. (a) Cash on hand and in banks.. ..			31,678 70	
Totals	\$173,879 83	\$78,231 60	\$173,712 26	\$425,823 69

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

- Amount of debentures maturing in 1918: Issued in Canada, \$52,750.00; issued elsewhere, \$118,357.21.
- Amount of other existing obligations which will mature in 1918: None.
- Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: None; a portion of principal repayable monthly.
- Average rate of interest per annum paid by the Corporation during 1917: On deposits, none; on debentures, 4½%; on debenture stock, none.
- Average rate of interest per annum received by the Corporation during 1917:
 - On mortgages of realty; (b) on other securities.
 - Owned beneficially by the Corporation: (a) 8%; (b) 7%.
 - Not owned beneficially: (a) None; (b) none.
- Of the mortgages owned beneficially by the Corporation \$110,694.92 is on realty situate in Ontario, and \$1,506,003.06 is on realty situate elsewhere.
- Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
- Loans written off or transferred to real estate account during 1917, viz.:
 - Funds or securities owned beneficially: None.
 - Not so owned: None.
- Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - Owned beneficially, No. 43; amount, \$66,550.00.
- Aggregate market value of land mortgaged to the Corporation:
 - Mortgages owned beneficially: \$5,000,000.00.
 - Not so owned:
- How often are the securities held by the Corporation valued? Revalued in all cases of arrears of more than six months.
- (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All officers and other employees holding important positions give bonds and securities satisfactory to the company.
 - Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies and approved private sureties.
- Date when the accounts of the Corporation were last audited: 31st December, 1917.
- Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):

For 1917: Price, Waterhouse & Co., C.A., Toronto.

For 1918: Price, Waterhouse & Co., C.A., Toronto.
- What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively? 2nd January and 2nd July, 6%.
- What is the date appointed for the Annual Meeting? 6th February, 1918. Date of last Annual Meeting? 7th February, 1917.
- Special General Meetings held in 1917: Dates, none.

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY.

Head Office, Peterborough, Ontario.

CONSTATING INSTRUMENTS.

The former Provincial Company, incorporated 1884, 7th March, L.P. of Ontario. (Lib. 16, No. 67.)

1890, 53 V., c. 129 (O); fixes the capital stock at \$5,000,000, divided into 50,000 shares of \$100 each; (sec. 1), confirms the purchase of the assets of the Peterborough Real Estate Investment Co., Limited; secs. 2-4 sanction the issue of debenture stock; secs. 5-12 authorize agencies in the United Kingdom; (13) defines the limit of borrowing powers.

1893, 8th June, Letters Patent of Ontario amending the foregoing Letters Patent.

1897, May 6th, Letters Patent of Ontario so amending the foregoing Letters Patent as to give the Company the status of a Loan Company (and not the status of a Loaning Land Company) under the Loan and Trust Corporations Act.

Dominion Company of same name incorporated by 61 V., c. 97 (D.), assets of Provincial Company transferred to Dominion Company by 63 V., c. 130 (Ontario).

ANNUAL STATEMENT

Of the conditions and affairs of the Central Canada Loan and Savings Company at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 437 George Street, in the City of Peterborough, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 9th January, 1918, were as follows, together with their respective terms of office:—

E. R. Wood, President, and Managing Director, Toronto.

H. C. Cox, Vice-President, Toronto.

G. A. Morrow, Vice-President and Assistant Manager, Toronto.

W. G. Morrow, Director, Peterborough, Ont.

Richard Hall, Director, Peterborough, Ont.

F. C. Taylor, Director, Lindsay, Ont.

Sir Wm. Mackenzie, Director, Toronto.

E. T. Malone, K.C., Director, Toronto.

W. S. Hodgens, Director, Toronto.

A. B. Fisher, Secretary, Toronto;

January 9th, 1918; January 15th, 1919.

A. Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$2,500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last Call made:—Date, December 20th, 1911; rate per cent., premium of 50%; gross amount, \$250,000.00; amount paid thereon, \$375,000.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon
		\$	\$	\$
1. Fully called.....	15,625	100	1,562,500	1,562,500
2. 20 per cent. called	9,375	100	937,500	187,500
Totals.....	25,000	.....	2,500,000	1,750 000

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.
(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$1,562,500; total paid thereon	\$1,562,500 00	
2. (b) Ordinary joint stock capital, 20 per cent. called, \$187,500; total paid thereon	187,500 00	
4. (d) Dividend declared in respect of (1) and (2), but not yet paid	43,750 00	
5. (e) Unappropriated profits in respect of (1) and (2) ..	73,863 02	
6. (f) Reserve fund in respect of (1) and (2)	1,750,000 00	
		\$3,617,613 02

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal	\$1,729,986 02	
29. Debentures issued in Canada	1,442,791 60	
30. Interest due and accrued on (29)	31,078 95	
31. Debentures issued elsewhere than in Canada	2,300,301 55	
32. Interest due and arrrued on (31)	15,529 63	
		5,519,687 75
Total liabilities		\$9,137,300 77

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Toronto, and other real estate held in free- hold	\$179,455 10

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$1,445,237 25	
11. (c) Interest due or accrued on item (9), not included therein	68,276 14	
		1,513,513 39

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

22. (j) Debts secured by collateral security of bonds and stocks	\$1,663,422 08	
26. (n) Interest due or accrued on item (22) and not in- cluded therein	43,530 59	
		1,706,952 67

E.—Cash.

31. (a) On hand	\$53,716 30	
32. (b) In banks and Loan Company:		
In Canada	521,504 33	
Bank of Scotland, London, England	4,129 23	
		579,349 86

BALANCE SHEET.—Continued.

Cr.	Assets.	
F.—Assets not hereinbefore mentioned.		
27. (a) Securities owned beneficially by Company	\$5,050,892 94	
Interest	107,136 81	\$5,158,029 75
Total assets		\$9,137,300 77

CASH ACCOUNT.

- Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

Cash (not already shown under (1)):

2. (i) On hand	\$62,951 91	
3. (ii) In bank	556,277 62	\$619,229 53

C.—Receipts on account of Investments, Loans or Debts.

(a) On Mortgages of Realty:

10. (i) Principal		242,877 96
11. (ii) Interest, including interest on loans and stocks	\$197,781 95	
(iii) Insurance, taxes, etc., advanced by Company.. ..		8,533 08

(b) On other securities, viz.: Bonds, stocks and debentures, owned by Company:

12. (i) Principal, bonds, stocks and debentures owned		505,696 16
13. (ii) Interest or dividends	274,496 04	472,277 99

(c) Secured Debts:

14. (i) Principal, loans on bonds and stocks		2,118,747 77
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D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales (not included in any of the foregoing items)		
17. (b) Rents	1,392 87	1,392 87

E.—Miscellaneous.

25. Exchange	7,883 63	7,883 63
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits		10,741,338 74
27. (c) Borrowed on debentures (currency)		636,793 33
28. (d) Borrowed on debentures (sterling)		641,569 13

Total \$15,996,340 19

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 4)
1. (a) Loaned on mortgages of realty	\$193,509	56
(b) Loaned or invested in other securities:		
2. (i) Loans on security of bonds, stocks and debentures	1,892,157	33
3. (ii) Purchase of bonds, stocks and debentures	417,397	28
7. (c) Insurance or taxes advanced on property mortgaged to the Corporation ..	6,972	43

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$175,000	00	175,000	00
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account interest on overdraft	\$2,862	72		
19. (b) Deposits: Principal			10,788,135	85
Interest ..	48,596	47		
20. (c) Debentures issued in Canada: Principal			694,971	47
Interest ..	60,498	37		
21. (d) Debentures issued elsewhere: Principal			888,985	56
Interest ..	116,213	38		
			228,570	94

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$43,143	67		
26. (b) Commission or brokerage expenses <i>re</i> money borrowed or loaned	11,449	80		
27. (c) Special taxes	10,959	30		
28. (d) Stationery, postage, printing and advertising	5,097	73		
29. (e) Law costs	11	00		
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates...	9,212	66		
31. (g) Office alterations	11,714	75		
32. (h) Registration fee	250	00		
33. (i) Directors' compensation	29,500	00		
			121,338	91

E.—Other Expenditures.

35. (b) Donations to Patriotic, Red Cross and other funds	9,951	00
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F.—Balance.

37. (a) Cash on hand and in banks and Loan Company	579,349	86
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Total ..	\$15,996,340	19
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MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$465,000.00; issued elsewhere, £168,607 19s. 11d.
2. Amount of other existing obligations which will mature in 1918: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: No securities maturing in 1918 but stock loans amounting to \$1,663,422.08 subject to call.

4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, $3\frac{1}{2}\%$; on debentures—currency 4.303%, sterling 4.937%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 6.08%; (b) fluctuates.
 - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$1,368,513.39 is on realty situate in Ontario, and \$145,000.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: None.
 - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., 1; amount, \$2,335.78.
 - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$4,092,245.93.
 - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Bonds and stocks and loans on stocks watched closely each day.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All officers and clerks in sums ranging from \$1,000.00 to \$7,500.00; amounting in all to \$42,500.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: December 31st, 1917, and a running monthly audit throughout the year.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: Walter Sterling and James A. Hall.
For 1918: Harry Vigeon, Toronto, and James A. Hall, Peterborough.
15. What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively? 10% per annum, dividend paid quarterly on 1st January, April, July and October.
16. What is the date appointed for the Annual Meeting? January 9th, 1918. Date of last Annual Meeting? January 17th, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE CREDIT FONCIER FRANCO-CANADIEN.

Head Office, 35 St. James Street, Montreal.

As to the Paris Board of Management ("Paris Committee"), sec. 43-4 V., cap. 60 (Q.), secs. 30-35. 47 V., c. 62 (Q.), Sched. A, Art. 51, enacts as follows: "The general meetings shall be held before the 31st day of May in each year, either at the head office or at Paris in France, according as there may be more shares to order held and stock certificates to bearer deposited in the Province of Quebec or in France, thirty days before the meeting."

By resolution passed at a special general meeting of the Company, held pursuant to article 52 of the by-laws at Paris, France, on the 12th December, 1907, the directors were authorized to increase the capital stock from 25,000,000 francs (\$5,000,000) to 40,000,000 (\$8,000,000) by the issue of 30,000 new shares of 500 francs (\$100) each.

Agent for Ontario: William Edwin Long, Toronto.

CONSTATING INSTRUMENTS.

43-4 V., c. 60, Province of Quebec: An Act to incorporate the Company. Schedule A to the Act contains the original constitution and laws of the Company: See Act of Quebec (1884), 47 V., c. 52, *infra*.

44 V., c. 58, Dominion of Canada. Section 13 defines the Company's borrowing powers. (See also 62-63 Vic., c. 41 (D), s. 20.

44 V., c. 51, Province of Ontario, empowers the Company to establish branch offices in Ontario, to lend money, hold real estate in the Province, etc.

45 V., c. 84, Province of Quebec, amends 43-4 Vic., c. 60 (Q.).

46 V., c. 85, Dominion of Canada, assimilates the powers of the Company to those of other Loan Companies.

47 V., c. 62, Province of Quebec. Schedule A to the Act contains the revised constitution and laws of the Company.

55-56 V., c. 29 (D. Criminal Code, 1892), by sec. 205 (6d) exempts the Company from the general law prohibiting lotteries.

63 V. (1900), c. 74, Province of Quebec. An Act to amend the Charter of the Credit Foncier Franco-Canadien.

ANNUAL STATEMENT

Of the condition and affairs of the Credit Foncier Franco-Canadien (Loan Company) of Montreal, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 35 St. James Street, in the City of Montreal, in the Province of Quebec.

The chief agency for Ontario is situated at 42-44 Victoria Street, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is Wm. Edwin Long, and his address is 42-44 Victoria Street, Toronto, in the Province of Ontario.

The board is constituted of eleven directors holding office for three years.

The directors and chief executive officers at the 31st December, 1917, were as follows, together with their respective terms of office:

J. H. Thors, President, Paris, France;	May, 1915;	May, 1918.
Dr. E. Persillier Lachapelle, Vice-President, Montreal;	" 1915;	" 1918.
Hon. Sir A. R. Angers, Director, Montreal;	" 1915;	" 1918.
Rene Brice, Director, Paris, France;	" 1916;	" 1919.
Count Moise de Camondo, Director, Paris, France;	" 1916;	" 1919.
A. Denfert Rochereau, Director, Paris, France;	" 1917;	" 1920.
H. Laporte, Director, Montreal;	" 1917;	" 1920.
J. E. Moret, Director, Paris, France;	" 1917;	" 1919.
M. Chevalier, Director, Montreal;	" 1916;	" 1919.
Ch. Cahen d'Anvers, Paris France;	" 1917;	" 1920.
L. Escoffier, Director, Paris, France;	" 1915;	" 1918.
M. Chevalier, General Manager, Montreal.		
T. R. Nelson, Assistant Manager, Montreal.		
J. Theo. Leclerc, Secretary, Montreal.		

A.—Permanent capital stock: Total amount authorized, Fcs. 50,000,000—\$9,647,667.19; total amount subscribed, Fcs. 50,000,000—\$9,647,667.19, as more particularly set out in Schedule A hereto. (Fr. 5.1826 to the \$.)

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Act or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		Francs.	Francs.	\$	
2. 50 per cent called	100,000	500	50,000,000	4,823,833 59	.....
	100,000	.....	\$9,647,667 19	4,823,833 59	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 50 per cent. called; total called, \$4,823,833.59; total paid thereon..	\$4,823,833 59	
4. (d) Dividend declared in respect of (2), but not yet paid	59,859 40	
5. (e) Unappropriated profits in respect of (2)	1,001,805 41	
6. (f) Reserve fund in respect of (2)	3,967,702 95	
		\$9,853,201 35

Liabilities to the Public.

31. Debentures issued elsewhere than in Canada	\$38,061,299 98	
32. Interest accrued on (31)	304,557 99	
39. Due on loans in process of completion or to pay assumed mortgages	98,338 58	
41. Other liabilities to the public, viz.:		
42. (a) Due on debentures and coupons not yet presented..	1,213,979 50	
44. (c) Sundries	991,029 59	
		40,669,205 64
Total liabilities		\$50,522,406 99

BALANCE SHEET.—Continued.

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises situate as follows:		
At Montreal, Quebec, held in freehold.....	\$200,000 00	
2. (i) At Quebec, Quebec	10,000 00	
3. (ii) At Vancouver, British Columbia	300,000 00	
4. (iii) At Edmonton, Alberta	50,000 00	
(iv) At Regina, Saskatchewan	50,000 00	
5. (b) Freehold land (including building) other than fore-going	672,597 72	
		\$1,282,597 72

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$38,098,169 45	
11. (c) Interest due on item 9 and not included therein..	641,342 85	
Interest accrued, but not yet due	341,770 17	
		39,081,282 47

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures....	\$149,320 12	
15. (c) Debts secured by Public School debentures and Catholic School debentures	170,553 41	
20. (h) Debts secured only by permanent stock or shares of the Corporation	3,593 74	
22. (j) Call loans	664,272 50	
23. (k) Debts secured by debentures of incorporated companies	105,577 42	
24. (l) Debts secured by French War Loan, Imperial Munitions Loan, and Dominion of Canada War Loan.	4,395,684 07	
25. (m) Effets sur Paris, Anglo-French, French Republic gold notes	540,967 81	
		6,029,969 07

E.—Cash.

31. (a) On hand	\$11,850 67	
32. (b) In banks	3,813,274 53	
		3,825,125 20

F.—Assets not hereinbefore mentioned.

41. (e) Sundries	303,432 53	
Total assets		\$50,522,406 99

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

For the Province of Ontario only.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

2. Cash on hand and in banks	\$321,615 47
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CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

C.—Receipts on account of Investments, Loans or Debts.		
(a) On Mortgages of Realty:		
10.	(i) Principal	\$795,931 07
11.	(ii) Interest	269,942 99
	(iii) Insurance, etc., advanced borrowers, and re- paid	5,062 90
(b) On other securities:		
12.	(i) Principal	6,000 00
13.	(ii) Interest or dividends	83 83
		<u>\$1,077,020 79</u>
D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17.	(b) Rents	3 32
E.—Miscellaneous.		
18.	(a) Commission	\$408 91
19.	(b) Premium or bonus on loans	386 94
		<u>795 85</u>
	Total	<u>\$1,399,435 43</u>

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

For the Province of Ontario only.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.		(Col. 1.)	(Total Col. 4.)
1.	(a) Loaned on mortgages of realty	\$785,241 57	
	(b) Loaned or invested in other securities:		
2.	(i) Dominion Government Bonds	6,000 00	
7.	(c) Insurance, etc., advanced on property and mortgaged to the Corporation	4,378 72	
		<u></u>	<u>\$795,620 29</u>
D.—Management Expenses (other than foregoing).			
25.	(a) Salaries, wages and fees	\$8,818 59	
26.	(b) Commission or brokerage	631 00	
28.	(d) Stationery, postage, printing and advertising	321 31	
30.	(f) Fuel, rent, taxes (other than in 7 and 32) and rates.	2,947 56	
31.	(g) Travelling expenses	102 45	
32.	(h) Registration fees	300 00	
33.	(i) Ontario Government tax	3,506 73	
		<u></u>	<u>16,627 64</u>
E.—Other Expenditure, viz.:			
34.	(a) Remitted to head office		349,416 00
F.—Balance.			
37.	(b) Cash on hand and in banks		237,771 50
	Total		<u>\$1,399,435 43</u>

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of Debentures maturing in 1918: Issued in Canada, nil; issued elsewhere, a certain number are retired from circulation each year by drawing.
2. Amount of other existing obligations which will mature in 1918: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: No special record kept of loans maturing each year.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, nil; on debentures, 4.90%; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty: (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) About 6.59%; (b) about 5.5%.
 - (ii) Not owned beneficially: (a) All securities are owned beneficially.
6. Of the mortgages owned beneficially by the Corporation \$3,927,119.70 is on realty situate in Ontario, and \$34,171,049.75 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation \$. is on realty situate in Ontario, and \$. is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: \$280,067.55.
 - (ii) Not so owned:
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., 121; amount, \$383,082.36.
 - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$76,500,000.00.
 - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? At regular periods.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: General Manager to the extent of 100 shares of the Company, and the Directors to the extent of 50 shares each.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited: 21st February, 1918.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
 - For 1917: J. O. Gravel and Tancrede Bienvenu.
 - For 1918: J. O. Gravel and Tancrede Bienvenu.
15. What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively? 1st of June, 1917, on the base of 11½%.
16. What is the date appointed for the Annual Meeting? May, 1918. Date of last Annual Meeting? 22nd May, 1917.
17. Special General Meetings held in 1917: Dates, none.

CROWN SAVINGS AND LOAN COMPANY.

Head Office, Petrolea, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, R.S.O. 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Lambton, 30th January, 1882.

The lending and borrowing powers of the Company are now governed by the Loan and Trust Corporations Act, R.S.O. 1914, Chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Crown Savings and Loan Company of Petrolea at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at the Town of Petrolea in the Province of Ontario.

The Board is constituted of ——— directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective office:

J. L. Englehart, President, Toronto;	February 1st, 1917; February 7th, 1918.
C. O. Fairbank, Vice-President, Petrolea;	" "
Charles Egan, Director, Petrolea;	" "
Wm. Mackesy, Director, Oil City;	" "
Robert Jackson, Director, Petrolea;	" "
B. P. Corey, Director, Petrolea;	" "
Thomas Simpson, Director, Glencoe;	" "
W. B. Smith, Director, Petrolea;	" "
Charles Egan, Manager, Petrolea;	" "

A. Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$241,050.00, as more particularly set out in Schedule A hereto.

SCHEDULE A

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.
Fully called	4,821	\$ 50	\$ 241,050	\$ 241,050 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called,		
.....: total paid thereon	\$241,050 00	
Dividends declared in respect of (1) but not yet paid	7,231 50	
5. (e) Unappropriated profits	7,406 39	
6. (f) Reserve fund in respect of (1)	81,000 00	
		\$336,687 39

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal	\$92,701 33	
29. Debentures issued in Canada	210,852 51	
		303,553 84
Total liabilities		\$640,241 73

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

5. (b) Freehold land	\$12,000 00	
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B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	546,891 84	
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C.—Debts not above enumerated for which the Corporation holds securities as follows:

17. (c) Debts secured by Dominion Government War Loan Bonds	19,600 00	
19. (g) Debts secured by War Loan Bonds of other governments	41,182 81	

E.—Cash.

31. (a) On hand	3,451 69	
33. (i) In banks	17,115 39	
Total assets		\$640,241 73

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

1. Cash.		
2. (i) On hand	Col. 3.	Col. 4.
3. (ii) In bank	\$2,246 63	
	11,907 22	

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

B.—Sums Received Wholly or Partly on Capital Stock.			
		Col. 3.	Col. 4.
4. (a) Calls on joint stock permanent capital		3,050 00	
5. (b) Premiums on (4)		610 00	
C.—Receipts on account of Investments, Loans or Debts.			
(a) On Mortgages of Realty:			
	Col. 1.		
10. (i) Principal		72,134 58	
11. (ii) Interest	\$32,851 08		
(b) On other securities:			
12. (i) Principal	6,762 28		
13. (ii) Interest	2,897 86		
D.—Receipts from Real Estate Owned Beneficially by Corporation:			
17. (b) Rents	170 75		
F.—Borrowed Money.			
26. (b) Borrowed money by taking deposits		161,603 46	
27. (c) Borrowed on debentures		83,950 00	
Totals	\$42,681 97	\$335,501 89	\$378,183 86

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
	Col. 1.	Col. 3.	Total Col. 4.
1. (a) Loaned on mortgages of realty		\$86,301 98	
(b) Loaned on invested in other securities		48,190 01	
6. (c) Real estate purchased, office premises		826 70	
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock	\$14,352 06		
C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:			
19. (b) Deposits:			
Principal		130,075 63	
Interest	2,415 84		
20. (c) Debentures issued in Canada:			
Principal		61,762 94	
Interest	9,284 81		

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

	Col. 1.	Col. 3.	Total Col. 4.
D.—Management Expenses (other than foregoing).			
25. (a) Salaries, wages and fees	2,493 50		
28. (d) Stationery, postage, printing and advertising	326 97		
30. (f) Fuel, rent, taxes (other than in 7 and 32)	370 85		
32. (h) Registration fees	5 00		
33. (i) Other management expenditure	457 05		
War taxes and gen. fees	753 44		
F.—Balance.			
37. (a) Cash on hand		\$3,451 69	
(b) Cash in banks		17,115 39	
Totals ..	\$30,459 52	\$347,724 34	\$378,183 86

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$32,300.00; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1918: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$60,000.00.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, $3\frac{1}{2}\%$; on debentures, $4\frac{3}{4}\%$.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) $6\frac{1}{4}\%$; (b) $5\frac{1}{2}$ to 6% .
6. Of the mortgages owned beneficially by the Corporation \$546,891.84 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation none is on realty situate in Ontario, and none is on realty situate elsewhere.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., none; amount, none.
 - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: Estimate, \$1,500,000.
 - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Yearly audit.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$5,000; Accountant, \$1,000.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: To December 31st, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
 - For 1917: W. R. Stephenson.
 - For 1918: W. R. Stephenson.
15. What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively? June 30th, 1917, 3% ; December 31st, 1917, $3\frac{1}{2}\%$.
16. What is the date appointed for the Annual Meeting? February 7th, 1918. Date of last Annual Meeting? February 1st, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE DOMINION SAVINGS AND INVESTMENT SOCIETY.

Head Office, London, Ontario.

Incorporated under Chapter 53 of the Consolidated Statutes of Upper Canada as a Permanent Building Society, by declaration filed with the Clerk of the Peace for the County of Middlesex, 20th April, 1872.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Dominion Savings and Investment Society of London, Ontario, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 371 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1917, were as follows, together with their respective terms of office:

Thomas H. Purdom, K.C., Pres., London, Ont.;	February 12, 1918;	February 11, 1919.
John Ferguson, Vice-President, London, Ont.;	"	"
W. J. McMurtry, Director, Toronto, Ont.;	"	"
John Purdom, Director, London, Ont.;	"	"
Samuel Wright, Director, London, Ont.;	"	"
John Milne, Director, London, Ont.;	"	"
Nathaniel Mills, Managing-Director, London, Ont.;	"	"

A. Permanent capital stock; total amount authorized, \$1,500,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total amount unpaid and constituting an asset of the Corporation.
Fully called stock.	20,000	\$ 50	\$ 1,000,000	\$ c. 934,848 33	\$ c. 65,151 67

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

1. (a) Ordinary joint stock capital fully called; total called, total paid thereon	\$934,300 00	
2. (b) Ordinary joint stock capital;% called; total called; total paid thereon	548 33	
4. (d) Dividends declared in respect of (1), (2), but not yet paid	23,357 50	
6. (f) Reserve fund in respect of (1), (2)	260,000 00	
7. (g) Contingent fund in respect of (1), (2)	3,925 48	
		\$1,222,131 31

Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal, including interest)	\$761,378 40	
29. Debentures issued in Canada	175,230 00	
30. Interest due and accrued on (29)	3,121 80	
31. Debentures issued elsewhere than in Canada	171,888 15	
32. Interest due and accrued on (31)	1,054 20	
		1,112,672 55
Total liabilities		\$2,334,803 86

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$1,554,073 37
10. (b) Debts secured by mortgaged land held for sale	93,758 58

C.—Debts not above enumerated for which the Corporation holds securities as follows:

16. (d) Debts secured by Loan Corporations debentures.....	14,858 00
17. (e) Debts secured by Dominion Government Bonds.....	517 30
19. (g) Debts secured by bonds of other Governments.....	2,536 80
20. (h) Debts secured only by permanent stock or shares of the Corporation	68,280 14
22. (j) Debts secured by Insurance Policies	1,954 80
23. (k) Debts secured by Industrial Debentures	37,746 67
24. (l) Debts secured by stocks and bonds	524,215 50

E.—Cash.

31. (a) On hand	3,670 57
32. (b) In banks in Canada	32,849 03
In bank in England	343 10

Total assets \$2,334,803 86

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

(a) Cash not already shown under (1):

		(Total Col. 4.)
2.	(i) On hand	\$3,222 12
3.	(ii) In banks	28,647 19

C.—Receipts on account of Investments, Loans or Debts.

(a) On Mortgages of Realty:

10.	(i) Principal	124,935 61
11.	(ii) Interest	67,567 12

(b) On other securities:

12.	(i) Principal	31,124 71
13.	(ii) Interest or dividends	24,023 75

F.—Borrowed Money.

26. (b)	Borrowed by taking deposits	1,319,368 84
27. (c)	Borrowed on debentures	135,545 98
	Total	\$1,733,835 32

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Total Col. 4.)
1. (a)	Loaned on mortgages of realty	\$102,149 40
	(b) Loaned and invested in other securities, viz.:	
3.	(ii) On stocks, bonds and debentures	73,037 66
4.	(iii) Insurance policies	1,100 00

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	46,715 00
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C.—Borrowed Money (other than foregoing or interest thereon paid), viz.:

18. (a)	Bank account (interest)	515 29
19. (b)	Deposits:	
	Principal	1,316,401 40
	Interest	27,876 37
20. (c)	Debentures issued in Canada:	
	Principal	34,987 40
	Interest	5,722 83
21. (d)	Debentures issued elsewhere:	
	Principal	63,680 32
	Interest	8,768 95

D.—Management Expenses (other than foregoing).

25. (a)	Salaries, wages and fees	9,026 00
26. (b)	Commission or brokerage	1,175 15

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

	(Total Col. 4.)
28. (d) Stationery, postage, printing and advertising	\$2,004 73
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates	2,450 87
32. (h) Registration fee	150 00

E.—Other Expenditures, viz.:

34. (a) Patriotic and Red Cross	775 00
35. (b) Telephone and telegraph	179 53
36. (c) Sundries	256 72

F.—Balance.

37. (a) Cash on hand and in bank	36,862 70
Totals ..	\$1,733,835 32

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$61,750.00; issued elsewhere, \$64,115.08 (£13,174 6s. 8d.).
2. Amount of other existing obligations which will mature in 1918, exclusive of deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$383,372.34.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, 4.014%; on debentures, 4.644%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 6.13%; (b) 5.27%.
 - (ii) Not owned beneficially: (a) none; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$1,513,315.97 is on realty situate in Ontario, and \$134,515.98 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: None.
 - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., 3; amount, \$981.93.
 - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$2,802,832.00.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$10,000.00; Accountant, \$5,000.00; Teller, \$5,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company, except Accountant by private individuals.
13. Date when the accounts of the Corporation were last audited: 31st December, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: John Lohead, W. J. Harvey.
For 1918: John Lohead, W. J. Harvey.
15. What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively? January 1st and July 1st, at rate of 5% per annum.
16. What is the date appointed for the Annual Meeting? 12th February, 1918. Date of last Annual Meeting? 13th February, 1917.
17. Special General Meetings held in 1917: Dates, none.

EAST LAMBTON FARMERS' LOAN AND SAVINGS COMPANY.

Head office, Forest, Ontario. (Company's By-law No. 29).

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 19th December, 1891.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the East Lambton Farmers' Loan and Savings Company of Forest, Ontario, at 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 74, south side King Street, in the Town of Forest, in the Province of Ontario.

The Board is constituted of eight directors, holding office for two years.

The directors and chief executive officers of the Corporation at 31st December, 1917, were as follows, together with their respective terms of office:

James Hutton, M.D., President, Forest;	28th February, 1917;	28th February, 1919.
R. J. McCormick, Vice-Pres., Watford, R.R. No. 2;	" 1918;	" 1920.
P. Cairns, Director, Forest;	" 1917;	" 1919.
Duncan Weir, Director, Forest;	" 1917;	" 1919.
John McE. Shaw, Director, Forest;	" 1917;	" 1919.
Wm. N. Ironside, Director, Thedford;	" 1918;	" 1920.
Walter Percy, Director, Arkona;	" 1918;	" 1920.
John N. Douglas, Director, Forest;	" 1918;	" 1920.
N. Tripp, Manager-Secretary, Forest;		until changed.

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$220,100.00 as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Act.

Description.	Total amount issued and subsisting at 31st December, 1917.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock	4,402	\$ 50	\$ 220,100	\$ c. 220,100 00	\$ c. Nil.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$220,100.00; total paid thereon	\$220,100 00	
4. (d) Dividends declared in respect of (1), but not yet paid	6,579 30	
6. (f) Reserve fund in respect of (1)	58,414 18	
		\$285,093 48

Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal)	\$152,958 28	
29. Debentures issued in Canada	97,525 00	
30. Interest due and accrued on (29)	2,000 00	
37 Owing to banks (including interest due or accrued)	3,162 95	
40. Unclaimed dividends	3 00	
		255,649 23
Total liabilities		\$540,742 71

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Forest, Ont., held in freehold	\$3,000 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	260,069 97
11. (c) Interest due and accrued on item (9) and not in- cluded therein—included in 26 (n)	

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Municipal bonds or debentures owned by Company ..	183,788 64
15. (c) By Public School debentures owned by Company	56,454 13
20. (h) Debts secured only by permanent stock or shares of the Corporation	9,637 85
26. (n) Interest due and accrued on items (14), (15) and including 9 (a)	27,000 00

E.—Cash.

31. (a) On hand	792 12
Total ..	\$540,742 71

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

(b) Cash:		
2.	(i) On hand	\$1,000 70
	(ii) In bank	9,078 21
		\$10,078 91

B.—Sums Received Wholly or Partly on Capital Stock.

4.	(a) Calls on Joint Stock Permanent capital	\$3,100 00
5.	(b) Premiums on (4)	620 00
		3,720 00

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of Realty:		
10.	(i) Principal	\$26,110 42
11.	(ii) Loans on stock repaid	200 00
(b) On other securities:		
12.	(i) Principal, debentures	19,385 17
13.	(ii) Interest on loans	27,199 40
15.	(iii) Bank interest	113 75
		73,008 74

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17.	(b) Rents	71 00
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F.—Borrowed Money.

25.	(a) Bank, or other advances or overdrafts	\$3,162 95
26.	(b) Borrowed by taking deposits	124,683 56
27.	(c) Borrowed on debentures	52,390 00
		180,236 51
Receipts from other sources		2 92
Total		\$267,118 08

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

	(Col. 1.)	(Col. 4.)
1. (a) Loaned on mortgages of realty	\$13,961 51	
(b) Loaned on other securities:		
2. (i) On Municipal Debentures	\$57,691 40	
3. (ii) On School Debentures	1,597 70	
		59,289 10

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	13,014 72
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CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
	(Col. 1.)	(Col. 4.)
19. (b) Deposits: Principal	\$134,933 63	
Interest	5,731 36	
20. (c) Debentures issued in Canada:		
Principal	33,080 00	
Interest	3,817 03	
		\$177,562 02
D.—Management Expenses (other than foregoing).		
25. (a) Salaries, wages and fees	\$1,374 00	
28. (d) Stationery, postage, printing and advertising	114 65	
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates ..	881 85	
32. (h) Registration fees	5 00	
33. (i) Other management expenditure	123 11	
		2,498 61
F.—Balance.		
37. (a) Cash on hand		792 12
Total ..		\$267,118 08

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

- Amount of debentures maturing in 1918: Issued in Canada, \$8,350.00; issued elsewhere, none.
- Amount of other existing obligations which will mature in 1918: None.
- Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$20,000.00.
- Average rate of interest per annum paid by the Corporation during 1917: On deposits, 3.70%; on debentures, \$4.60.
- Average rate of interest per annum received by the Corporation during 1917:
 - On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 5.65%; (b) 6%.
- Of the mortgages owned beneficially by the Corporation, \$252,069.97 is on realty situate in Ontario, and \$8,000.00 is on realty situate elsewhere.
- Of the mortgages not owned beneficially by the Corporation, ... is on realty situate in Ontario, and is on realty situate elsewhere.
- Loans written off or transferred to real estate account during 1917, viz.:
 - Funds or securities owned beneficially, none.
 - Not so owned, ...
- Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - Owned beneficially: No., none; amount, ...
 - Not so owned: No., ...; amount, ...
- Aggregate market value of land mortgaged to the Corporation:
 - Mortgages owned beneficially, \$650,000.00.
 - Not so owned, ...
- How often are the securities held by the Corporation valued? Yearly.
- (a) Specify the officers of the Corporation who are under bond and for what sum respectively: N. Tripp, Manager, \$5,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

-
13. Date when the accounts of the Corporation were last audited: March 18th, 1918.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: A. Williams, Alex. Jameson.
For 1918: A. Williams, Alex. Jameson.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd, 6%.
16. What is the date appointed for the Annual Meeting? 3rd Saturday in February.
Date of last Annual Meeting? March 9th.
17. Special General Meetings held in 1917: Dates, none.

THE GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY.

Head Office, Guelph, Ontario.

Incorporated under the Buildings Societies Act (Consol. Statutes U. C., chap. 53), by declaration and filed with the Clerk of the Peace for the County of Wellington, 19th January, 1876.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Guelph and Ontario Investment and Savings Society of Guelph, Ontario, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on the corner of Cork and Wyndham Streets, in the City of Guelph, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1917, were as follows, together with their respective terms of office:

Alexander Baine Petrie, President, Guelph;	February, 1917; May, 1918.
Henry Howitt, M.D., 1st Vice-President, Guelph;	" "
George D. Forbes, 2nd Vice-President, Hespeler;	" "
Charles E. Howitt, Director, Guelph;	" "
Wm. E. Phin, Director, Hamilton;	Apl. 16th, 1917; "
J. E. McElderry, Man. Dir. and Sec.-Treas., Guelph;	February, 1918; "

A. Permanent capital stock: total amount authorized, \$1,000,000; total amount subscribed, \$965,200.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class I.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		\$	\$	\$ c.	\$ c.
1. Fully called stock.....	11,264	50	563,200	563,200 00	.....
2. Partly "	8,040	50	402,000	219,501 90	182,498 10
Totals.....	19,304	.....	965,200	782,701 90	182,498 10

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr.	Capital and Liabilities.
Capital (Liabilities to Stockholders or Shareholders).	
A.—Permanent Capital Stock or Shares.	
1. (a) Ordinary joint stock capital, fully called; total called, \$563,200.00; total paid thereon	\$563,200 00
2. (b) Ordinary joint stock capital, ... per cent. called; total called, ...; total paid thereon	219,501 90
4. (d) Dividends declared in respect of (1) and (2), but not yet paid	39,040 68
5. (e) Unappropriated profits in respect of (1), (2), (3) and (8)	41,008 33
6. (f) Reserve fund in respect of (1), (2)	739,435 00
	\$1,602,185 91

Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal...	\$581,835 88
28. Interest on deposits, due or accrued or capitalized.....	8,021 33
29. Debentures issued in Canada	1,943,480 88
30. Interest due and accrued on (29)	41,457 83
31. Debentures issued elsewhere than in Canada	171,183 97
32. Interest due and accrued on (31)	4,226 73
41. Other liabilities to the public, viz.:	
43. (b) War tax accrued	1,120 30
	2,751,326 92
Total liabilities	
	\$4,353,512 83

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises at Guelph, Ont. (held in freehold)...	\$20,000 00
5. (b) Freehold land (including buildings) other than the foregoing	41,527 48
	\$61,527 48

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land, including accrued interest	2,219,553 82
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C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Municipal bonds or debentures owned by the Society	\$446,401 66
15. (c) Public School debentures owned by the Society.....	2,000 00

BALANCE SHEET.—Continued.

Cr.	Assets.	
16. (d) Debts secured by Loan Corporations debentures	\$20,181 68	
17. (e) Debts secured by Dominion Government bonds owned by the Society	294,408 90	
18. (f) Debts secured by bonds of any of the Provinces of Canada owned by the Society	9,490 00	
19. (g) Debts secured by bonds of other Governments owned by the Society	741,997 53	
20. (h) Debts secured only by permanent stock or shares of the Corporation	10,761 25	
22. (j) Debts secured by permanent fully paid up stock of the Guelph Trust Company owned by the Society	258,000 00	
26. (n) Interest due and accrued on items (14) to (20) and not included therein	40,421 29	
		\$1,823,662 31

E.—Cash.

31. (a) On hand	\$13,253 22	
32. (b) In bank, Guelph, Ont.	224,894 70	
34. (ii) In bank, London, England	10,476 40	
		248,624 32

F.—Assets not hereinbefore mentioned.

37. (a) Rents accrued	144 90	
Total assets		\$4,353,512 83

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

	(Col. 1.)	(Total Col. 4.)
2. (i) On hand	\$14,535 87	
(ii) In bank	279,523 64	
		\$294,059 51

Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent capital	\$70,718 90	
5. (b) Premiums on (4)	2,312 50	
		73,031 40

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal	\$632,910 03	
11. (ii) Interest	227,562 77	
(b) On other securities:		
12. (i) Principal	83,798 52	
13. (ii) Interest or dividends	64,057 47	
		1,008,328 79

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

D.—Receipts from Real Estate Owned Beneficially by Corporation.		
	(Col. 1.)	(Total Col. 4.)
16. (a) Sales (not included in any of the foregoing items) ..	\$25,487 00	
17. (b) Rents of portion of office building	1,456 87	
Rents and other revenue from property on hand	1,475 58	
		\$28,419 45
F.—Borrowed Money.		
26. (b) Borrowed by taking deposits, including interest capitalized ..	\$934,865 20	
27. (c) Borrowed on debentures, currency	489,130 96	
28. (d) Borrowed on debentures, sterling	20,209 70	
		1,444,205 86
G.—Receipts from Other Sources.		
30. (a) Interest on bank deposits, net	\$4,693 76	
(b) Exchange, collection charges, etc., net	1,247 33	
(c) Profits on sterling exchange	270 40	
		6,211 49
Total		\$2,854,256 50

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty, including renewals ..	\$88,235 17	
(b) Loaned or invested on other securities:		
2. (i) Municipal debentures	85,439 05	
3. (ii) Government Bonds	512,460 15	
4. (iii) Loan Corporation's debentures	8,885 00	
5. (iv) On Loan Corporation's permanent stock	7,957 33	
(f) Permanent fully paid capital stock of the Guelph Trust Company, purchased	258,000 00	
		\$990,976 70
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock	\$72,968 43	72,968 43
18. Transferred to property account	21,946 93	21,946 93
C.—Borrowed Money (other than foregoing) or Interest thereon paid, viz.:		
19. (b) Deposits Principal	\$911,801 17	
Interest	16,093 84	
20. (c) Debentures issued in Canada: Principal	417,094 28	
Interest	93,211 24	
21. (d) Debentures issued elsewhere: Principal.....	28,445 69	
Interest.....	8,694 19	
		1,475,340 41

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

D.—Management Expenses (other than foregoing).		(Col. 1.)	(Total Col. 4.)
25. (a) Salaries, wages and fees		\$18,203 41	
26. (b) Commission and expenses in connection with moneys borrowed and lent		636 94	
27. (c) Caretaking, etc.		592 00	
28. (d) Stationery, postage, printing and advertising		1,748 14	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates		3,342 51	
31. (g) Travelling expenses		689 05	
32. (h) Registration fees		247 00	
33. (i) Other management expenditure		879 86	
(j) Granted to Red Cross fund		200 00	
(k) War taxes		15,561 44	
(l) Set aside for transfer to Canadian Patriotic fund....		1,200 00	
			\$43,300 35
E.—Other Expenditure, viz.:			
35. (b) Office improvements		\$600 00	
36. (c) Taxes, insurance and repairs on portion of office building leased		499 36	
			1,099 36
F.—Balance.			
37. (a) Cash on hand		\$13,253 22	
38. (i) Cash in bank, Canada		224,894 70	
39. (ii) Cash in bank, London, England		10,476 40	
			248,624 32
Total			\$2,854,256 50

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$628,460.89; issued elsewhere, \$36,047.38.
2. Amount of other existing obligations which will mature in 1918: Other than deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$1,399,773.83, including those overdue and those payable on demand.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, 2.8118%; on debentures, 4.8934%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 7.5542%; (b) 5.95205%.
 - (ii) Not owned beneficially: (a) None; (b)
6. Of the mortgages owned beneficially by the Corporation \$387,199.62 is on realty situate in Ontario, and \$1,832,354.20 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially, \$21,946.93.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially, No., 17; amount, \$32,208.43.
 - (ii) Not so owned: No., none; amount, none.

10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$5,843,550.00.
 - (ii) Not so owned, nil.
11. How often are the securities held by the Corporation valued? The mortgages are inspected annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Managing Director, \$10,000.00; other officers, \$16,000.00. Some of the solicitors are also under bond.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? By Guarantee Companies, except one firm of solicitors.
13. Date when the accounts of the Corporation were last audited: As at December 31st, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: J. W. Kilgour, Guelph; J. M. Scully, F.C.A., Kitchener.
For 1918: Not yet appointed, but present auditors hold office until successors are appointed.
15. What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively? 2nd January and 3rd July.
16. What is the date appointed for the Annual Meeting? May 1st, 1918. Date of last Annual Meeting? February 21st, 1917.
NOTE.—The date for holding the Annual General Meeting of the shareholders has been changed from the 3rd Wednesday in February to the 1st Wednesday in May.
17. Special General Meetings held in 1917: Dates, none.

THE GREY AND BRUCE LOAN COMPANY.

Head Office, Owen Sound, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, R.S.O., 1887, c. 169, as a permanent Building Society under the name of the Owen Sound, Grey and Bruce Loan and Savings Company, by Declaration filed with the Clerk of the Peace for the County of Grey, 10th May, 1889.

The corporate name was by Order-in-Council of Ontario, 15th September, 1897, changed to the Grey and Bruce Loan Company.

The lending and borrowing powers of the Company are governed by the Loan and Trust Corporations Act, R.S.O. 1914, Chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Grey and Bruce Loan Company, of Owen Sound, Ont., at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 861 Second Avenue East, in the Town of Owen Sound, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year.

The directors and chief executive officers of the Corporation as at 31st December, 1917, were as follows, together with their respective terms or office:

S. J. Parker, President, Owen Sound;	Feb. 7th, 1917; Feb. 6th, 1918.
Capt. Robt. McKnight, Vice-Pres., Owen Sound;	" "
Robert Wightman, Director, Owen Sound;	" "
W. H. Taylor, Director, Owen Sound;	" "
Wm. Thomson, Director, Dobbington;	" "
W. J. Paterson, Director, Owen Sound;	" "
H. B. Smith, Director, Owen Sound;	" "
John Parker, Director, Owen Sound;	" "
G. S. Kilbourn, Director, Owen Sound;	" "
Wm. P. Telford, Sr., Secretary and Manager, Owen Sound.	" "

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$444,145.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Act.

Description.	Total amount issued and subsisting at 31st December, 1917.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock.....	8,839	\$ 50	\$ 443,450	\$ 443,450	.....
2. Partly called stock .	1,131	50	56,550	695	.....
Totals.....	10,000	.....	500,000	444,145	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$443,450; total paid thereon, \$443,450	\$443,450 00	
2. (b) Ordinary joint stock capital, total called, \$56,550; total paid thereon, \$695	695 00	\$444,145 00
4. (d) Dividends declared in respect of (1) and (2), but not yet paid		13,324 35
5. (e) Unappropriated profits		408 29
6. (f) Reserve fund in respect of (1) and (2)		59,000 00

Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal) ..	\$137,663 53	
29. Debentures issued in Canada	124,826 00	
30. Interest due or accrued on (29)	2,352 15	264,841 68
Total liabilities		\$781,719 32

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2 (i) At Owen Sound, held in freehold	\$22,000 00	
5. (b) Freehold land other than foregoing	2,582 08	
7. (d) Office furniture and safety deposit boxes	671 00	
8. (e) Rents, accrued	545 84	\$25,798 92

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land ..	\$600,249 30	
10. (b) Insurance premiums and other mortgage charges ..	1,498 27	
11. (c) Interest due and accrued on item (9), not included therein ..	16,455 63	618,203 19

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds	\$9,470 00	
17. (e) Debts secured by Dominion Government Bonds	52,383 37	
18. (f) Debts secured by bonds of any the Provinces of Canada, Alberta	14,204 99	
20. (h) Debts secured by permanent stock or shares of the Corporation ..	55,142 23	
26. (n) Interest due and accrued on item (20) and not included therein	5,171 93	136,372 52

E.—Cash.

31. (a) On hand	\$667 93	
32. (b) In bank	676 76	1,344 69
Total assets		\$781,719 32

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.		
A.—Balance from 31st December, 1916.		
(b) Cash not already shown under (1):		
2.	(i) On hand	\$737 16
3.	(ii) In bank	20,998 94
		<u>\$21,736 10</u>
B.—Sums received wholly or partly on Capital Stock.		
9.	Transfer fees	\$3 89
		<u>3 89</u>
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10.	(i) Principal and insurance premiums, etc.	\$50,238 14
11.	(ii) Interest	38,122 26
(b) In other securities:		
12.	(i) Principal on stock loans	60,861 35
13.	(ii) Interest	2,574 97
15.	(ii) Interest on Dominion Government War Bonds	1,250 00
		<u>153,046 72</u>
D.—Receipts from Real Estate Owned Beneficially by Corporation		
17.	(b) Rents	\$924 50
		<u>924 50</u>
E.—Miscellaneous.		
18.	(a) Commission, brokerage	125 00
		<u>125 00</u>
F.—Borrowed Money.		
26.	(b) Borrowed by taking deposits	\$191,254 54
27.	(c) Borrowed on debentures	32,849 00
		<u>224,103 54</u>
G.—Receipts from other Sources.		
30.	(a) Rents of safe deposit boxes	\$118 01
	(b) Interest from Merchants Bank	288 80
		<u>406 81</u>
	Total	<u>\$400,346 56</u>

CASH ACCOUNT.

Expenditures for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1.	(a) Loaned on mortgages of realty	\$31,690 03
	(b) Loaned or invested in other securities, viz.:	
2.	(i) On Company's stock	78,577 14
3.	(ii) Dominion of Canada War Bonds, including interest to date of purchase	52,845 03

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

4.	(iii) Province of Alberta	\$14,266 64	
5.	(iv) Greater Winnipeg Water Dist. Bonds	9,500 14	
7.	(e) Insurance and taxes advanced on property mortgaged to the Corporation	1,761 50	\$188,640 48
B.—Expended on Stock Account.			
8.	Dividends paid on permanent stock		\$26,647 85
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
18.	(a) Bank account, interest paid bank	\$4 60	
19.	(b) Deposits:		
	Principal	145,227 89	
	Interest	4,520 37	
20.	(c) Debentures issued in Canada:		
	Principal	22,379 00	
	Interest	5,765 72	177,897 58
D.—Management Expenses (other than foregoing).			
25.	(a) Salaries, wages and fees	\$2,559 50	
28.	(d) Stationery, postage, printing and advertising	207 64	
30.	(f) Fuel, rent, taxes (other than in 7 and 32) and rates	1,419 92	
32.	(h) Registration and filing fees and Provincial tax	552 97	
33.	(i) Other management expenditure	407 54	5,147 57
E.—Other Expenditures, viz.:			
34.	(a) War tax	\$418 39	
25.	(b) Canadian Patriotic Fund	250 00	668 39
F.—Balance.			
27.	(a) Cash on hand and in bank		1,344 69
Totals			\$400,346 56

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$22,660.00; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1918, nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$144,080.91.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, 4%; on debentures, 4½%; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 6½%; (b) 5½%.
 - (ii) Not owned beneficially: (a) All securities are owned beneficially.
6. Of the mortgages owned beneficially by the Corporation, all is on realty situate in Ontario, and is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation is on realty situate in Ontario, and is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially, nil.
 - (ii) Not so owned, ...
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., none; amount, nil.
 - (ii) Not so owned: No.,.....; amount, ...
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficiall: \$1,150,000.00.
 - (ii) Not so owned, ...
11. How often are the securities held by the Corporation valued? At time loans are made.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager for \$10,000, and Solicitor for \$4,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited: To December 31st, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: A. F. Armstrong and H. H. Burgess.
For 1918: A. F. Armstrong and H. H. Burgess.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? January 1st and July 1st, 6% per annum.
16. What is the date appointed for the Annual Meeting? 1st Wednesday in February.
Date of last Annual Meeting? February 7th, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE HAMILTON PROVIDENT AND LOAN SOCIETY.

Head office, Hamilton, Ont.

CONSTATING INSTRUMENTS.

1871. Declaration of Incorporation under Building Societies' Act (Consol. Stat. U.C., c. 53), filed with the Clerk of the Peace for the County of Wentworth, 6th June, 1871.

1885. Special Act, 48-9 V. c. 30 (D), confirming Provincial incorporation, limiting share capital and the amount to be borrowed by way of deposits, debentures, etc.

1893. Special Act, 56 V. (D), limiting total liabilities of Society (sec. 2), and extending its operations (sec. 3).

1895. Special Act, 58-9 V. c. 85 (D), repealed sec. 6 of 56 V. c. 85 (D), and provided for the registration and cancellation of debenture stock.

ANNUAL STATEMENT

Of the condition and affairs of the Hamilton Provident and Loan Society of Hamilton, Ont., at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 46 King Street East, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1917, were as follows:

George Hope, President, Hamilton;	5th March, 1917; 4th March, 1918.
Joseph J. Greene, Vice-President, Hamilton;	" "
Stanley Mills, Director, Hamilton;	" "
Henry L. Roberts, Director, Grimsby;	" "
Wm. Hendrie, Director, Hamilton;	" "
William A. Wood, Director, Hamilton;	" "
Donald M. Cameron, Manager and Secretary, Hamilton.	" "

A. Permanent capital stock: Total amount authorized, \$3,000,000; total amount subscribed, \$2,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting 31st December, 1917.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		\$	\$	\$	\$
1. Fully called stock	10,000	100	1,000,000	1,000,000	.....
2. Partly called stock	10,000	100	1,000,000	200,000	800,000
Totals	20,000	.....	2,000,000	1,200,000	800,000

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEETS AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities,

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$1,000,000; total paid thereon	\$1,000,000 00	
2. (b) Ordinary joint stock capital, 20 per cent. called; total called, \$200,000; total paid thereon	200,000 00	
4. (d) Dividends declared in respect of (1), (2), but not yet paid	48,000 00	
6. (f) Reserve fund in respect of (1), (2)	1,130,000 00	
7. (g) Contingent fund in respect of (1), (2)	33,994 20	
		<u>\$2,411,994 20</u>

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal ..	\$976,755 38	
28. Interest on deposits, due or accrued or capi- talized ..	\$34,311 74	
29. Debentures issued in Canada	415,892 30	
30. Interest due and accrued on (29)	6,725 00	
31. Debentures issued elsewhere than in Canada	497,421 26	
32. Interest due and accrued on (31)	4,525 00	
35. Debenture stock issued elsewhere than in Canada	372,786 66	
36. Interest due and accrued on (35)	2,485 25	
39. Due on loans in process of completion or to pay assumed mortgages ..	9,172 26	
		<u>2,285,763 11</u>
Total liabilities		<u>\$4,697,757 31</u>

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Hamilton, Ont., held in freehold	\$80,000 00	
3. (ii) At Brandon, Man., held in freehold	13,000 00	
		<u>\$93,000 00</u>

B.—Debts secured by mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$3,884,204 90	
10. (b) Debts secured by mortgaged land held for sale	34,282 05	
		<u>3,918,486 95</u>

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Municipal bonds or debentures owned by Society ..	\$154,500 50
17. (c) Dominion Government bonds owned	64,007 75

BALANCE SHEET.—Continued.

Cr.	Assets.	
18. (f) Bonds of any of the Provinces of Canada, Ontario— owned	\$23,239 55	
19. (g) Bonds of other Governments	33,614 80	
20. (h) Debts secured only by permanent stock or shares of the Corporation	10,445 70	
		\$285,808 30
E.—Cash.		
31. (a) On hand	\$4,310 60	
33. (i) In Bank of Scotland (England)	8,549 71	
34. (ii) In banks (Canada)	387,601 75	
		400,462 06
Total assets		\$4,697,757 31

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

(b) Cash (not already shown under (1)):

2. (i) On hand	\$6,486 64	(Total Col. 4.)
3. (ii) In bank	201,375 56	
		\$207,862 20

C.—Receipts on account of Investments, Loans or Debts.

(a) On Mortgages of Realty:

10. (i) Principal	535,316 56
11. (ii) Interest	300,086 15

(b) On other securities:

12. (i) Principal (debentures)	72,384 22
13. (ii) Interest (debentures)	11,093 79
15. (iii) Interest received from banks	11,734 11

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents, head office building	4,765 02
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits	1,126,574 84
27. (c) Borrowed on debentures	117,661 66

G.—Receipts from Other Sources, viz.:

30. (a) Sundry accounts	43,121 50
(b) Exchange	2,638 67
Total	\$2,433,238 72

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Total Col. 4.)
1. (a) Loaned on mortgages of realty	\$370,013 38
(b) Loaned or invested in other securities, viz.:	
3. (ii) Debentures purchased	96,199 25

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	96,000 00
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C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits:		
Principal	\$1,078,945 58	
Interest	495 09	
		1,079,440 67
20. (c) Debentures issued in Canada:		
Principal	\$101,380 00	
Interest	19,182 71	
		120,562 71
21. (d) Debentures issued elsewhere:		
Principal	\$131,399 99	
Interest	26,147 71	
		157,547 70
23. (f) Debenture stock issued elsewhere:		
Interest		14,911 32
24. (g) General interest		924 90

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees, including directors	17,807 33
26. (b) Commission on brokerage	2,904 15
28. (d) Stationery, postage, printing and advertising	2,175 19
30. (f) Taxes—Government, business and war	8,786 03
31. (g) Travelling expenses, inspection of land, and Inspectors' salaries .	6,292 56
32. (h) Registration fees	225 00
33. (i) Sundry accounts	51,066 79

E.—Other Expenditures, viz.:

34. (a) Manitoba branch expenses	6,375 22
35. (b) Debenture expenses	1,544 46

F.—Balance.

37. (a) Cash on hand and in banks	400,462 06
Total	\$2,433,238 72

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$234,547.30; issued elsewhere, \$331,931.00.
2. Amount of other existing obligations which will mature in 1918, nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$533,605.85.

4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, 3.611%; on debentures, 4.72%; on debenture stock, 4%; average rate on all mortgage investments outstanding on December 31st, 1917, 7.25%.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 7.25%; (b) 6.77%.
 - (ii) Not owned beneficially: (a) Nil; (b) nil.
6. Of the mortgages owned beneficially by the Corporation, \$1,754,343.95 is on realty situate in Ontario, and \$2,164,143.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially, nil.
 - (ii) Not so owned, nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., 6; amount, \$26,517.50.
 - (ii) Not so owned: No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$10,256,896.00.
11. How often are the securities held by the Corporation valued? Yearly or oftener.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All from \$5,000 down.
(b) Are the said bonds executed by private sureties or by Guarantee Companies?
Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: December 31st, 1917; Audited monthly.
14. Names and addresses of the auditors respectively for 1917 and for 1918: (if appointed):
For 1917: Ralph E. Young, Toronto; G. E. F. Smith, Hamilton; Cherry Macdonnell & Co., Brandon, Man.
For 1918: Not yet appointed.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? 2nd January and 2nd July, 8% per annum.
16. What is the date appointed for the Annual Meeting? 1st Monday in March. Date of last Annual Meeting? 5th March, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE HURON AND ERIE MORTGAGE CORPORATION.

Head office, London, Ontario.

CONSTATING INSTRUMENTS.

This Company was, under the provisions of the Loan Corporations Act (R.S.O. 1897, c. 205), formed by the amalgamation of The Huron and Erie Loan and Savings Company with the Canadian Savings and Loan Company of London, Canada. See also 6 Edw. VII. (1906), c. 110 (D).

Of the above mentioned constituent Companies The Huron and Erie Loan and Savings Company was incorporated by declaration filed under the Building Societies Act (Consol. Stat. U. C., c. 53) with the Clerk of the Peace for the County of Middlesex, 18th March, 1864 (Decl. Book, p. 65). The original corporate name was the Huron and Erie Savings and Loan Society. The Corporate name was changed to the Huron and Erie Loan and Savings Company by the Act of Ontario, 39 Vict., c. 95. The lending and borrowing powers of the Company were governed by 59 Vict. (1896), c. 49 (D), as amended by 62-3 Vict. (1899), c. 115 (D), and by 4-5 Edw. VII. (1905), c. 105 (D).

The Canadian Savings and Loan Company of London, Canada, was incorporated under the Building Societies Act (Consol. Stat. U.C., c. 53) by declaration filed with the Clerk of the Peace for the County of Middlesex on the 2nd of September, 1875 (Decl. Book I, p. 67). This Company's lending and borrowing powers were governed by the Loan Corporations Act, R.S.O. 1897, c. 205, and amending Acts.

The agreement for the amalgamation of these Companies under the corporate name of The Huron and Erie Loan and Savings Company was executed by both Companies on the 24th October, 1905; was ratified by the shareholders of the respective Companies on the 7th December, 1905; and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council dated 29th day of December, 1905; and was further ratified and confirmed by the Act of the Legislature of the Province of Ontario, 6 Edw. VII., Chapter 130. See also Special Act of Dominion of Canada, 6 Edw. VII. (1906), c. 110 (D).

See special Acts (Dominion and Ontario), 1915.

The corporate name was by special Act of the Legislative Assembly of the Province of Ontario, changed to The Huron and Erie Mortgage Corporation [5 Geo. V. (1915). chap. 86 (Ont.)].

ANNUAL STATEMENT

Of the condition and affairs of The Huron and Erie Mortgage Corporation, of London, Ontario, at 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 442 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of nine Directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

T. G. Meredith, K.C., President, London;	February 14th, 1917;	February 13th, 1918.
Hume Cronyn, 1st Vice-Pres., & Gen. Man., London;	"	"
F. E. Leonard, 2nd Vice-President, London;	"	"
Philip Pocock, Director, London;	"	"
H. E. Gates, Director, London;	"	"
F. R. Eccles, M.D., Director, London;	"	"
George T. Brown, Director, London;	"	"
Robt. Fox, Director, London;	"	"
A. H. M. Graydon, Director, London;	"	"
M. Aylesworth, Secretary, London;	"	"

A. Permanent capital stock: Total amount authorized, \$5,000,000 (6 Edw. VII., c. 130): total amount subscribed, \$4,500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1917.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares	Par value.	—		
		\$	\$	\$	\$
1. Fully called stock	40,000	50	2,000,000	2,000,000 00	.....
2. Partly called stock	50,000	50	2,500,000	500,000 00	2,000,000 00
Totals.	90,000	.....	4,500,000	2,500,000 00	2,000,000 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr.	Capital and Liabilities.
Capital (Liabilities to Stockholders or Shareholders).	
A.—Permanent Capital Stock or Shares.	
1. (a) Ordinary joint stock capital fully called; total called, \$2,000,000.00; total paid thereon	2,000,000 00
2. (b) Ordinary joint stock capital, 20 per cent. called; total called, \$500,000; total paid thereon	500,000 00
4. (d) Dividend declared in respect of (1), (2), but not yet paid	75,000 00
5. (e) Unappropriated profits in respect of (1), (2)	86,669 82
6. (f) Reserve fund in respect of (1), (2)	3,100,000 00
9. (i) Branch Office Extension Fund	10,000 00
10. (j) Officers' Pension Fund	10,000 00
	<u>\$5,781,669 82</u>
Liabilities to the Public.	
27. Deposited, right reserved to require 30 days' notice of any withdrawal	\$3,025,255 02
28. Interest on deposits capitalized or paid in 1917, \$93,131.55	
29. Debentures payable in Canada	4,703,191 04
30. Interest due and accrued on (29)	76,895 30
31. Debentures payable elsewhere than in Canada	4,032,950 64
32. Interest due and accrued on (31)	26,755 58
	<u>11,865,047 58</u>
Total liabilities	\$17,646,717 40

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:
2. (i) At 440-442-444 Richmond Street, London, Ont., and 472-474 Talbot Street, St. Thomas, Ont., and N.E. corner Pitt and Ouellette Avenues, Windsor, Ont. \$211,913 99

BALANCE SHEET.—Continued.

Cr.	Assets.	
B.—Debts Secured by Mortgages of Land.		
9. (a) Debts (other than item 10) secured by mortgages		
of land	\$10,626,306 00	
Less amount retained to pay prior mortgages	41,532 65	
		\$10,584,773 35
C.—Debts not above enumerated for which the Corporation holds securities, as follows:		
14. (b) Municipal bonds or debentures owned by Company ..	\$1,572,277 00	
15. (c) Public School debentures owned by Company	797,434 00	
16. (d) Bonds of other Corporations owned by Company ..	87,834 00	
17. (e) Dominion Government stock or bonds	406,793 00	
18. (f) Debts secured by stock or bonds of any of the Provinces of Canada	259,811 00	
19. (g) Debts secured by stocks or bonds of other Governments ..	743,050 00	
20. (h) Debts secured by Rural Telephone Debentures	813,240 00	
22. (j) Debts secured by Life Insurance Policies	4,502 00	
23. (k) Debts secured by bank stock	872 00	
		4,685,813 00
E.—Cash.		
31. (a) On hand	\$71,829 99	
32. (b) In banks as follows:		
33. (i) In England	22,723 21	
34. (ii) In United States	242,661 07	
35. (iii) In Canada	646,142 79	
		983,357 06
F.—Assets not hereinbefore mentioned.		
37. (a) Permanent stock of other Corporations fully paid up ..	\$1,180,860 00	
		1,180,860 00
Total assets		\$17,646,717 40

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1916.

	(Col. 1.)	(Col. 4.)
1. (a) Cash, not already shown under (1):		
2. (i) On hand	\$59,556 80	
3. (ii) In bank	871,727 39	
		\$931,284 19

C.—Receipts on account of Investments, Loans or Debts.

(a) On Mortgages of Realty:		
10. (i) Principal ..	\$2,441,836 87	
11. (ii) Interest ..	842,473 90	
(b) On other securities:		
12. (i) Principal ..	3,332,728 42	
13. (ii) Interest or dividends	271,550 43	
(c) Unsecured Debts:		
14. (i) Dividends received on Canada Trust stock ..	68,103 00	
15. (ii) Retained to pay assumed mortgages	58,961 05	
		7,015,653 67

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

D.—Receipts from Real Estate Owned Beneficially by Corporation.			
	(Col. 1.)	(Col. 4.)	
16. (a) Sales (not included in any of the foregoing items ..	\$4,683 55		
17. (b) Rents	2,407 00		
			\$7,090 55
F.—Borrowed Money.			
26. (b) Borrowed by taking deposits	\$6,930,946 75		
27. (c) Borrowed on debentures payable in Canada	1,442,318 97		
28. (d) Borrowed on debentures payable elsewhere.	115,340 01		
			8,488,605 73
G.—Receipts from other sources, viz.:			
30. (a) Interest on bank deposits	\$10,513 51		
(b) Contributions to office Pension Fund	3,339 56		
(c) Profit on purchase of sterling exchange	19,175 77		
			33,028 84
Total			\$16,475,662 98

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
	(Col. 1.)	(Col. 4.)	
1. (a) Loaned on mortgages of realty	\$1,795,134 70		
(i) Assumed mortgages	51,449 83		
(b) Loaned or invested in other securities:			
3. (ii) On bonds, debentures and other securities ..	3,792,300 09		
6. (c) Real estate purchased and buildings	102,083 27		
			\$5,740,967 89
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock			299,998 60
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
19. (b) Deposits:			
Principal	\$6,827,702 28		
Interest	1,583 43		
			\$6,829,285 71
20. (c) Debentures payable in Canada:			
Principal	\$1,109,407 60		
Interest	214,941 88		
			1,324,349 48
21. (d) Debentures payable elsewhere:			
Principal	\$883,344 96		
Interest	207,316 30		
			1,090,661 26
			9,244,296 45

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

D.—Management Expenses (other than foregoing).			
	(Col. 1.)	(Col. 4.)	
25. (a) Salaries, wages and fees	\$103,274 04		
26. (b) Commission or brokerage	15,255 66		
27. (c) Insurance premiums	632 85		
28. (d) Stationery, postage, printing and advertising	23,677 27		
28. (e) Law costs	Cr. 594 03		
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	18,270 95		
31. (g) Travelling expenses	4,308 86		
33. (i) Other management expenditure	8,218 34		
			\$173,043 94
E.—Other Expenditures, viz.:			
34. (a) Transferred to Canada Trust Co., Trustees for Officers' Pension Fund	\$13,339 56		
35. (b) Patriotic Fund and Red Cross, etc., donations	9,425 00		
36. (c) War revenue tax	11,234 48		
			33,999 04
F.—Balance.			
37. (a) Cash on hand and in banks			983,357 06
Total			\$16,475,662 98

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Payable in Canada, \$1,817,145.53; payable elsewhere, \$1,469,076.00.
2. Amount of other existing obligations which will mature in 1918, exclusive of deposits and assumed mortgages, nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918, \$2,499,346.44.
4. Average rate of interest per annum actually paid by the Corporation during 1917: On deposits, 3.263%; on debentures, 4.579%; on debenture stock, nil.
5. Average rate of interest per annum actually received by the Corporation during 1917: (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 7.963%; (b) 5.655%.
 - (ii) Not owned beneficially: (a) Nil; (b) nil.
6. Of the mortgages owned beneficially by the Corporation, \$6,912,636.00 is on realty situate in Ontario, and \$3,713,670.00 is on realty situate elsewhere in Canada.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially, nil.
 - (ii) Not so owned, nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No. 22; amount, \$118,868.85.
 - (ii) Not so owned: No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$24,855,156.00.
 - (ii) Not so owned, nil.
11. How often are the securities held by the Corporation valued? Annually.

-
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: General Manager, \$10,000.00; other officers, \$143,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: As at December 31st, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: M. H. Rowland and F. G. Jewell, C.A., London.
For 1918: M. H. Rowland and F. G. Jewell, C.A., London.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? 2nd January, 1st April, 2nd July and 1st October—each 3%.
16. What is the date appointed for the Annual Meeting? 13th February, 1918. Date of last Annual Meeting? 14th February, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE INDUSTRIAL MORTGAGE AND SAVINGS COMPANY.

Head Office, Sarnia.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 20th August, 1889.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, c. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Industrial Mortgage and Savings Company, of Sarnia, Ontario, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 197 Front Street, in the City of Sarnia, in the Province of Ontario.

The Board is constituted of ten directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

John Cowan, K.C., President, Sarnia, Ont.;	January, 1916;	January, 1918
W. G. Willoughby, 1st Vice-Pres., Watford, Ont.;	" 1916;	" 1918.
John McFarlane, 2nd Vice-Pres., Sarnia;	" 1916;	" 1918.
Wm. McDonald, Director, Brigden, Ont.;	" 1917;	" 1919.
Malcolm McGugan, Director, Mount Brydges, Ont.;	" 1917;	" 1919.
Wm. G. Hall, Director, Watford;	" 1917;	" 1919.
Byron Stephens, Director, Brigden, Ont.;	" 1917;	" 1919.
William Armstrong, Director, Wyoming, Ont.;	" 1916;	" 1918.
John H. Anderson, Director, Oil Springs;	" 1916;	" 1918.
Thomas Paul, Director, Sarnia;	" 1917;	" 1919.
D. N. Sinclair, Managing-Secretary, Sarnia, Ont.		

A. Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$635,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1917.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock	12,700	\$ 50	\$ 635,000	\$ c. 633,750 00	\$ c. 1,250 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock fully called; total called, \$635,000; total paid thereon	\$633,750 00	
4. (d) Dividends declared in respect of (1), but not yet paid	25,324 05	
5. (e) Unappropriated profits in respect of (1)	508 39	
6. (f) Reserve fund in respect of (1)	357,000 00	
		<u>\$1,016,582 44</u>

Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal	\$718,903 93	
28. Interest on deposits, due, or accrued, or capitalized.....	23,978 72	
29. Debentures issued in Canada	595,699 86	
30. Interest due or accrued on (29)	12,487 41	
		<u>1,351,069 92</u>
Total liabilities		<u>\$2,367,652 36</u>

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At 197 Front Street, Sarnia, held in freehold.....	\$19,193 43

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$1,808,634 46	
		<u>1,808,634 46</u>

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures....	\$278,272 27	
20. (h) Debts secured only by permanent stock or shares of the Corporation	12,292 61	
22. (j) Debts secured by Dominion of Canada bonds	59,345 47	
23. (k) Debts secured by Anglo-French bonds	38,349 43	
		<u>388,259 78</u>

E.—Cash.

31. (a) On hand	\$10,433 97	
33. (b) In bank	136,130 72	
		<u>146,564 69</u>

F.—Assets not hereinbefore mentioned.

37. (a) Office furniture	5,000 00	
Total assets		<u>\$2,367,652 36</u>

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

	(Col. 1.)	(Total Col. 4.)
2. (i) On hand	\$10,101 91	
3. (ii) In bank	57,929 59	
		\$68,031 50

B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Call on joint stock permanent capital	\$32,453 00	
5. (b) Premiums on (4)	16,550 00	
		49,003 00

C.—Receipts on account of Investments, Loans or Debts.

(a) On Mortgages of Realty:		
10. (i) Principal	\$289,159 38	
11. (ii) Interest	113,546 62	
(b) On other securities:		
12. (i) Principal	73,712 37	
13. (ii) Interest or dividends	18,239 79	
		494,658 16

F.—Borrowed Money.

26. (b) Borrowed by taking deposits	\$1,057,127 08	
27. (c) Borrowed on debentures	191,697 48	
		1,248,824 56

G.—Receipts from other sources, viz.:

30. (a) Rents from office building	\$573 50	
(b) General interest on bank balances	803 86	
		1,377 36
Total		\$1,861,894 58

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty	\$220,143 68	
Loaned or invested in other securities, viz.:		
2. (i) Municipal debentures	179,678 38	
3. (ii) Stock	15,906 78	
		\$415,728 84

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	48,881 28
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CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917,

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			(Col. 1.)	(Total Col. 4.)
18. (a) Bank account			\$80 65	
19. (b) Deposits:				
Principal	1,075,111	30		
Interest	158	86		
20. (c) Debentures issued in Canada:				
Principal	135,069	40		
Interest	26,707	48		
				\$1,237,127 69
D.—Management Expenses (other than foregoing).				
25. (a) Salaries, wages and fees	\$7,196	25		
26. (b) Commission or brokerage	535	00		
28. (d) Stationery, postage, printing and advertising	800	42		
29. (e) Law costs	37	25		
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates.	3,236	26		
31. (g) Travelling expenses	39	90		
32. (h) Registration fee	155	00		
33. (i) Other management expenditure	795	00		
				12,795 08
E.—Other Expenditure, viz.:				
35. (b) Office furniture (safety deposit boxes)				797-00
F.—Balance.				
37. (a) Cash on hand and in bank				146,564 69
Total				\$1,861,894 58

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$94,110.36; issued elsewhere, nil.
2. Amount of existing obligations which will mature in 1918: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: Estimated, \$250,000.00.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, 3.26%; on debentures, 4.77%; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 6%; (b) 5¾%.
 - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation \$1,525,803.36 is on realty situate in Ontario, and \$282,831.10 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917; viz.:
 - (i) Funds or securities owned beneficially: None.
 - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Mortgages owned beneficially: \$3,600.00—estimated.
 - (ii) Not so owned: No., nil; amount, nil.

10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$3,600,000.00—estimated.
 - (ii) Not so owned: Nil.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$12,000.00; accountant, \$6,000.00.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Private surety.
13. Date when the accounts of the Corporation were last audited: Monthly audit.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: Hy. Ingram and A. B. Telfer.
For 1918: Hy. Ingram and A. B. Telfer.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? January 2nd, 1917, and July 2nd, 1917. Rate, 8% per annum.
16. What is the date appointed for the Annual Meeting? No fixed date. Date of last Annual Meeting? January 23rd, 1917.
17. Special General Meetings held in 1917: Dates, none.

LANDED BANKING AND LOAN COMPANY.

Head Office, Hamilton, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Acts, Consol. Stat. U. C., chap. 53, by declaration filed with the Clerk of the Peace for the County of Wentworth, 16th December, 1876.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Landed Banking and Loan Company of Hamilton, Ont., at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Head Office of the Corporation is at No. 47 James Street South, in the City of Hamilton, in the Province of Ontario.

The board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1917, were as follows, together with their respective terms of office:

C. S. Scott, F.C.A., President, Hamilton;	5th February, 1917; 4th February, 1918.
Robert Hobson, Vice-President, Hamilton;	" "
Paul J. Myler, Director, Hamilton;	" "
Charles Mills, Director, Hamilton;	" "
E. H. Ambrose, Director, Hamilton;	" "
C. W. Cartwright, Mgr.-Dir., Hamilton;	" "

A. Permanent capital stock: Total amount authorized, \$1,050,000.00; total amount subscribed, \$1,000,000.00, as more particularly set out in Schedule A hereto,

SCHEDULE A.

Class 1.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1917.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully paid stock	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000 00	c.
Totals.....	10,000	100	1,000,000	1,000,000 00	c.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders.

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$1,000,000; total paid thereon	\$1,000,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid	40,000 00	
5. (e) Unappropriated profits in respect of (1)	7,232 07	
6. (f) Reserve fund in respect of (1)	830,000 00	
		\$1,877,232 07

Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal	\$1,090,693 81	
29. Debentures issued in Canada	340,936 52	
30. Interest due and accrued on (29)	5,104 61	
31. Debentures issued elsewhere than in Canada	474,986 36	
32. Interest due and accrued on (31)	3,214 93	
41. Other liabilities to the public, viz.:		
42. (a) Advertising, auditors, valuers, war tax	2,304 65	
		1,917,240 88
Total liabilities		\$3,794,472 95

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows: At Hamilton, held in freehold	\$65,000 00	
5. (b) Freehold land (including buildings), other than fore- going	850 00	
		\$65,850 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than 10) secured by mortgages of land.	\$3,099,697 20	
10. (b) Debts secured by mortgage land held for sale	3,319 13	
		3,103,016 33

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by municipal bonds or debentures ...	\$56,342 38	
17. (c) Debts secured by Dominion Government stock or bonds, War Loan	118,199 57	
20. (h) Debts secured only by permanent stock or shares of the Corporation	7,846 50	
22. (j) Debts secured by advances on stock and bonds not owned by Company	45,114 45	
		227,502 90

E.—Cash.

31. (a) On hand	\$7,783 97	
32. (b) (i) In banks in Canada	260,298 40	
36. (iv) In bank in England	155 06	
		268,237 43

BALANCE SHEET.—Continued.

Cr.	Assets.	
F.—Assets not hereinbefore mentioned.		
37. (a) Bell Telephone Company Bonds	\$16,256 51	
39. (c) Hamilton Cataract Power Co. Bonds	1,956 89	
41. (c) Dominion Realty Co. Bonds	111,652 89	
		\$129,866 29
Total assets		\$3,794,472 95

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

		Total Col. 4.
1. (a) Cash (not already shown under (1)):		
2. (i) On hand	\$5,769 06	
3. (ii) In bank	157,073 22	
		\$162,842 28

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal	\$315,465 78	
11. (ii) Interest	236,581 46	
		648,758 33
(b) On other securities:		
12. (i) Principal	77,270 93	
13. (ii) Interest or dividends	19,440 66	

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents	41 85
-------------------------	-------

F.—Borrowed Money.

26. (b) Borrowed by taking deposits	1,972,236 86
27. (c) Borrowed on debentures	33,193 32

G.—Receipts from other sources, viz.:

30. (a) Bank interest, rents, etc.	7,485 38
Totals	\$2,824,558 52

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Total Col. 4.
1. (a) Loaned on mortgages of realty and other securities..	\$180,301 12	
(b) Loaned on or invested in other securities, viz.:		
2. (i) Loans on stocks and bonds	4,303 00	
4. (iii) Bonds purchased	134,547 87	
7. (d) Incumbrances on realty paid off	3,667 75	
(e) Insurances or taxes advanced on property mortgaged to the Corporation	6,847 29	
		\$329,667 03

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	79,997 70
--	-----------

C.—Borrowed Money (other than foregoing) or interest thereon paid.

19. (b) Deposits:		
Principal ..	\$2,021,704 51	
Interest ..	839 03	
		2,022,543 54
20. (c) Debentures issued in Canada:		
Principal ..	\$25,180 00	
Interest ..	16,939 18	
		42,119 18
21. (d) Debentures issued elsewhere:		
Principal ..	\$19,953 34	
Interest ..	22,630 07	
		42,583 41

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$17,300 00	
28. (d) Stationery, postage, printing and advertising	1,194 21	
31. (g) Travelling expenses	5,394 65	
32. (h) Registration fees and taxes	6,826 54	
33. (i) Other management expenditure	2,303 39	
		33,018 79

E.—Other Expenditures, viz.:

34. (a) Office buildings	4,029 10
35. (b) Valuators' commission	1,428 05
36. (c) Debenture expense	934 29

F.—Balance.

37. (a) Cash on hand and in banks	268,237 43
Total ..	\$2,824,558 52

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$146,254.87; issued elsewhere, \$142,982.66.
2. Amount of other existing obligations which will mature in 1918: \$1,090,693.81.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: Approximately, \$500,000.00.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, 3.665%; on debentures, 4.885%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 7.399%; (b) 5.523%.
(ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$1,495,175.23 is on realty situate in Ontario, and \$1,640,521.87 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially, none.
(ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No. 2; amount, \$9,299.30.
(ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$7,000,000.00.
(ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Yearly or oftener.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$10,000; Accountant and Teller, \$5,000 each; Ledger Keeper and Inspectors, \$2,000 each.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: Ralph E. Young, Toronto; G. E. T. Smith, Hamilton.
For 1918: Same.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? 2nd January, 1917, 4%; 2nd July, 1917, 4%.
16. What is the date appointed for the Annual Meeting? 1st Monday in February. Date of last Annual Meeting? 5th February, 1917.
17. Special General Meetings held in 1917: Dates, ...

THE BRITISH MORTGAGE LOAN COMPANY OF ONTARIO.

Head Office, Stratford, Ontario.

CONSTATING INSTRUMENTS.

Incorporated by Letters Patent of Ontario, dated October 5th, 1877 (Lib. 5, No. 52), issued under R.S.O. 1877, c. 150, which Act was continued by R.S.O. 1887, c. 157, and was as to Loan Corporations superseded by 60 V. c. 38 (O), now R.S.O. 1914, c. 184.

The lending and the borrowing powers of the company are derived from its Letters Patent and the above public general Statute.

ANNUAL STATEMENT

Of the condition and affairs of The British Mortgage Loan Company of Ontario at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is No. 27 Downie Street, in the City of Stratford, in the Province of Ontario.

The board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

J. W. Scott, President, Listowel;	Jan. 25th, 1917; Jan. 24th, 1918.
Hon. Nelson Monteith, Vice-President, Stratford;	" "
James Trow, Director, Stratford;	" "
Dr. James A. Robertson, Director, Stratford;	" "
Theo. Parker, Director, Sebringville;	" "
John Brown, Director, Stratford;	" "
Thomas Ballantyne, Director, Stratford;	" "
J. A. Davidson, Managing Director and Secretary, Stratford, Aug. 1st, 1914.	

A. Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, 2nd June, 1902.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called	5,000	\$ 100	\$ 500,000	\$ 500,000 c. 00	.....
Totals.....	5,000	100	500,000	500,000 00	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$500,000; total paid thereon	\$500,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid	24,009 08	
5. (e) Unappropriated profits in respect of (1)	3,475 41	
6. (f) Reserve fund in respect of (1)	390,000 00	
		\$917,484 49

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal	\$847,818 49	
29. Debentures issued in Canada	} 856,703 12	
30. Interest due and accrued on (29)		
		1,704,521 61
Total liabilities		\$2,622,006 10

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Stratford, held in freehold	\$20,000 00

B.—Debts Secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land and interest accrued	1,796,099 00
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C.—Debts not above enumerated for which the Corporation holds securities as follows.

14. (b) Debts secured by municipal bonds or debentures	737,268 00
--	------------

E.—Cash.

32. In bank, Stratford	68,639 10
Total assets	\$2,622,006 10

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

	Col. 1.	Col. 3.	Total Col. 4
1. (b) Cash (not already shown under (1)):			
3 (ii) In bank	\$53,608 12	.....	\$53,608 12

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

B.—Sums Received Wholly or Partly on Capital Stock.

	Col. 1.	Col. 3.	Total Col. 4
4. (a) Calls on joint stock, permanent capital.		\$50,000 00	
5. (b) Premiums on (4)		30,000 00	\$80,000 00

C.—Receipts on account of Investment, Loans or Debts.

(a) On mortgages of realty:			
10. (i) Principal and interest	\$657,443 09	.....	
(ii) Interest general	620 50	.....	
			658,063 59

F.—Borrowed Money.

26. (b) Borrowed by taking deposits	\$1,352,227 66	.....	
27. (c) Borrowed on debentures	311,041 12	.....	
			1,663,268 78
Total	\$2,374,940 49	\$80,000 00	\$2,454,940 49

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		Col. 4
1. (a) Loaned on mortgage of realty (including item 7) ..	\$389,560 32	
(b) Loaned or invested on other securities, viz.:		
2. (i) Municipal and provincial debentures	394,580 88	
		\$784,141 20

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	42,750 00
--	-----------

C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits: Principal	\$1,315,309 55	
Interest	29,792 57	
20. (c) Debentures issued in Canada: Principal	162,731 85	
Interest.....	37,922 22	
		1,545,756 19

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees, directors' fees	\$8,046 67	
26. (b) Commission or brokerage	69 75	
28. (d) Stationery, postage, printing and advertising	1,219 64	
29. (e) Insurance and bond premiums	93 25	
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates (civic)	379 27	
31. (g) Provincial taxes	1,310 17	
32. (h) Registration fees	187 00	
33. (i) Other management expenditure: Votes of shareholders to President and Vice-President	685 00	
		11,990 75

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

E.—Other Expenditure, viz.:

34. (a) Improvements to Company's building	\$269 87	
35. (b) Subscriptions	20 00	
36. (c) Dominion Consolidated Revenue Fund	1,373 38	
		\$1,663 25

F.—Balance.

37. (b) Cash in bank	68,639 10	
Totals	\$2,454,940 49	

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$80,130.00; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1918: Deposits payable on 30 days' notice.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$362,605.00.
4. Average rate of interest per annum paid by the Corporation during 1917: on deposits, 3.56%; on debentures, 4.80% on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 6.19%; (b) 6.05%.
 - (ii) Not owned beneficially: (a) None; (b)
6. Of the mortgages owned beneficially by the Corporation, \$1,796,099.00 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: None.
 - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., 2; amount, \$7,440.00.
 - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially:
 - (ii) Not so owned:
11. How often are the securities held by the Corporation valued? Once a year.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: J. A. Davidson, \$5,000.00; W. P. Bradshaw, \$2,000.00, and W. F. Nickel, \$2,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: January 8th, 1918.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: Geo. Hamilton and Wm. Irwin, Stratford.
For 1918: Not yet appointed.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? January 2nd, 1917, and July 2nd, 1917; dividends paid each date at 9% and 10% respectively.
16. What is the date appointed for the Annual Meeting? January 24th, 1918. Date of last Annual Meeting? January 25th, 1917.
17. Special General Meetings held in 1917: Dates, none.

COLONIAL INVESTMENT AND LOAN COMPANY.

Head Office, Toronto.

Incorporated under special Act of Canada, 63-4 V., c. 95.

ANNUAL STATEMENT

Of the condition and affairs of the Colonial Investment and Loan Company, of Toronto, Ont., at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is No. 15 Richmond Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

A. J. Jackson, President, Toronto;	Feb. 24th, 1917; Feb. 24th, 1918.
J. H. Mitchell, Vice-President, Toronto, Ont.	" "
Henry O'Hara, Vice-President, Toronto, Ont.;	" "
A. C. McMaster, Director, Toronto, Ont.;	" "
W. R. White, K.C., Director, Pembroke, Ont.;	" "
A. J. Jackson, Manager, Toronto, Ont.;	Feb. 28th, 1917; Feb. 28th, 1918.
J. H. Mitchell, Secretary, Toronto, Ont.;	" "

A.—Permanent preference, \$4,900,000; ordinary permanent, \$100,000; total amount subscribed, permanent preference, \$2,455,010.00; ordinary permanent, \$100,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made: Permanent preferred, May 12th, 1902; gross amount, \$113,570.09; amount paid thereon, \$93,935.64. Ordinary permanent, December 13th, 1910; rate per cent., ten per cent.; gross amount, \$10,000.00; amount paid thereon, \$10,000.00.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$	\$ c.	\$ c.	\$ c.
1. Fully called permanent preference.....	245,501	10	2,455,010 00	2,435,375 55	19,634 45
2. 20 per cent. called, ordinary permanent	10,000	10	100,000 00	20,000 00	None
Total	255,501	.....	2,555,010 00	2,455,375 55	19,634 45

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr.

Capital and Liabilities.

A.—Permanent Capital Stock or Shares.

1. (a) Permanent preference stock capital fully called:	
Total called, \$2,455,010; total paid thereon	\$2,435,375 55
2. (b) Ordinary joint stock capital 20 per cent. called: Total called, \$20,000; total paid thereon	20,000 00
4. (d) Dividends declared in respect of (1) and (2), but not yet paid:	
Permanent preference stock ...	\$73,555 27
Ordinary permanent stock	600 00
	74,155 27
5. (c) Unappropriated profits in respect of (1) and (2) (profit and loss)	59,646 67
6. (f) Reserve fund in respect of (1) and (2)	300,000 00
Real Estate Reserve Fund	60,000 00
Unclaimed dividends and balances	5,507 85
	\$2,954,685 34

Liabilities to the Public.

29. Debentures issued in Canada	\$55,000 00
30. Interest due or accrued on (29)	1,378 87
31. Debentures issued elsewhere than in Canada, sterling ..	498,916 02
32. Interest due or accrued on (31)	3,570 62
41. Other liabilities to the public:	
42. (a) Sundry accounts	6,072 50
	564,938 01
Total liabilities	
	\$3,519,623 35

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings)	\$508,921 69
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B.—Debts secured by Mortgages of Land.

9. (a) *Debts (other than item 10) secured by mortgages of land: Loans	\$2,337,692 71
Less repayments	896,304 01
	\$1,441,388 70
10. (b) Debts secured by mortgaged lands held for sale	14,036 69
Interest current for month of December, 1917 ..	699 97
11. (c) Interest due or accrued on item 9 and not included therein ..	62,409 77
Insurance premiums, taxes, loan expense	68,597 82
	1,587,132 95

C.—Debts not above enumerated, for which the Corporation holds security as follows:

13. (a) Mortgages and agreements for sale purchased, net cost with accrued charges	\$44,723 05
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*Mortgages to the value of \$125.00 for each \$100.00 of the aggregate value of outstanding debentures of the Company are deposited with the Imperial Trusts Company of Canada as trustees as security for the debenture holders.

BALANCE SHEET.—Continued.

Cr.

Assets.

14. (b) Municipal bonds or debentures	\$208,916 49	
15. (c) Public school debentures	18,365 71	
16. (d) Rural telephone debentures	512,901 60	
17. (e) Dominion Government stock or bonds	10,800 00	
19. (g) Stocks or bonds of other Government—Anglo-French	17,675 00	
20. (h) †Debts secured only by permanent stock or shares of the Corporation	154,389 69	
22. (j) Stocks owned by the Company	181,993 25	
23. (k) Call loans	66,513 75	
26. (n) Interest due or accrued on items 14 to 23, not in- cluded therein	45,857 15	
		\$1,262,135 69

E.—Cash.

32. (b) In banks in Canada and trust company	\$146,941 74	
36. In bank in London, England	11,762 29	
		158,704 03

F.—Assets not hereinbefore mentioned.

41. (c) Office furniture	\$1,201 28	
42. (f) Sundry accounts	1,527 71	
		2,728 99
Total assets		\$3,519,623 35

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation
for its Own Use.

A.—Balance at 31st December, 1916.

	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Total Col. 4.)
1. Balance on hand and in bank ..		\$194,101 31		

B.—Sums received Wholly or Partly
on Capital Stock.

4. (a) Calls on permanent pre- ference stock		\$1,379 72	
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C.—Receipts on account of Invest-
ments, Loans or Debts.

(a) On mortgages of realty:

Repayment of Principal of
debentures owned by
Company ..

10. (i) Principal, loans repaid, including transfers to real estate		123,050 37	
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11. (ii) Interest, including De- cember, 1917, accre- tions ..		545,040 38	
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		\$176,692 18	
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†Of the debts mentioned in item 20 the sum of \$46,000.00 is due by directors or officers of the Corporation.

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Total Col. 4.)
(b) On other securities:				
Share loans		\$85,395 15		
13. (i) Call loans		32,210 00		
(ii) Agreements for sale and mortgages purchased, including transfer to real estate		27,576 29		
Sale of stocks	\$840 76			
14. Principal, new loaning plans		34,950 45		
15. Repayment in arrears		14,986 89		
Accrued interest		116,375 17		
D.—Receipts from Real Estate Owned Beneficially by Corporation.				
16. (a) Sales (not included in any of the foregoing items)		91,481 07		
17. (b) Rents	47,619 71			
Profits on properties sold	23,730 15			
E.—Miscellaneous.				
19. (b) Discharge of mortgage fees	697 42			
21. (d) Transfer fees, etc.	24 90			
22. (c) Interest on arrears	1,513 77			
23. (f) Interest on sundry bank deposits ..	3,611 49			
Sterling Exchange	919 34			
F.—Borrowed Money.				
27. (c) Borrowed on debentures, sterling ..		131,263 72		
28. (d) Borrowed on debentures, currency ..		47,250 00		
G.—Received from other sources, viz.:				
30. (a) Sundry profits	1,237 63			\$1,460,086 86
(b) Sundry accounts		16,406 06		256,887 35
(c)				1,379 72
Totals ..	\$256,887 35	\$1,460,086 86	\$1,379 72	\$1,718,353 93

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty		\$262,660 46	
(b) Loaned or invested in other securities:			
2. (i) Share loans		63,925 42	
3. (ii) Call loans		82,000 00	
4. (iii) Agreements for sale and mortgages purchased		6,264 59	
6. (c) Real estate purchased, loans transferred ..		160,359 22	
7. (d) Debentures purchased		275,531 91	
Bonds purchased		28,525 00	

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

B.—Expended on Stock Account.			
	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
8. Dividends on permanent preference stock.	\$146,396 05		
Dividends on ordinary permanent stock ..	1,200 00		
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
20. (c) Debentures issued in Canada: (Prin- cipal and interest)	4,304 16	\$87,000 00	
21. (d) Debentures issued elsewhere: Prin- cipal, interest	25,246 70	156,400 04	
D.—Management Expenses (other than foregoing).			
25. (a) Salaries, wages and fees—directors, auditors, office assistants, etc.	29,266 25		
26. (b) Commission on collections	618 46		
27. (c) Agents' commission on debentures and loans	5,448 37		
28. (d) Stationery, postage, printing and ad- vertising	2,385 22		
29. (e) Law costs	134 69		
30. (f) Office rent	6,500 00		
31. (g) Travelling expenses	1,626 00		
32. (h) Registration fees (Ontario)	200 00		
33. (i) Other management expenditure:			
Head office and agency charges	847 69		
Stamp duty, etc.	59 04		
E.—Other Expenditures, etc.			
34. (a) Trustees' fees, debenture holders	576 20		
35. (b) Registrar and transfer fees	400 00		
36. (c) Expenditure real estate	38,999 65		
Special audit fees	175 90		
Local Government tax	2,975 39		
War tax	2,924 71		
Other			
Accrued interest portion of repayments		\$139,820 53	
Straight loan interest due		25,626 87	
Office furniture		160 50	
Sundry accounts		1,090 88	
F.—Balance.			\$270,284 48
37. (b) Cash on hand and in banks		158,704 03	1,448,069 45
Totals ..	\$270,284 48	\$1,448,069 45	\$1,718,353 93

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$51,000.00; issued elsewhere, \$114,415.34.
2. Amount of other existing obligations which will mature in 1918:
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: Agreements for sale and mortgages purchased, \$4,594.50.

4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, none; on debentures, $4\frac{1}{2}$ to $5\frac{1}{2}\%$; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 8.33% loans; (b) stocks, 7.721% ; debentures, 7.078% .
 - (ii) Not owned beneficially: (a) 8.33% loans; (b) stocks, none.
6. Of the mortgages owned beneficially by the Corporation, \$28,872.26 is on realty situate in Ontario, and \$686,525.97 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$282,418.57 is on realty situate in Ontario, and \$443,571.90 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: \$119,339.20.
 - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., none; amount, none.
 - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation, \$6,404,416.35.
11. How often are the securities held by the Corporation valued? As occasion may require.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: General Manager, \$10,000.00; Acting Secretary, \$4,000.00; Cashier, \$5,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited: December 31st, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: G. T. Clarkson, F.C.A., Toronto; Jas. Hardy, F.C.A., Toronto.
For 1918:
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively: January 3rd, 1917, 3% ; July 2nd, 1917, 3% .
16. What is the date appointed for the Annual Meeting? Date of last Annual Meeting? February 22nd, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE LAMBTON LOAN AND INVESTMENT COMPANY.

Head Office, Sarnia, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, 9 Vict., c. 90 (Province of Canada) by declaration filed on 27th March, 1847, with the Clerk of the Peace for the Western District. The original corporate name was "The Port Sarnia Building Society." The Society was reorganized as "The Lambton Permanent Building and Investment Society" under the said Act and other Acts all of which became consolidated as chapter 53 of the Consolidated Statutes of Upper Canada, by declaration filed 19th June, 1855, with the Clerk of the Peace for the County of Lambton. This latter corporate name was changed by Order-in-Council, 4th June 1880 to The Lambton Loan and Investment Company.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Lambton Loan and Investment Company, of Sarnia, Ontario, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Head Office of the Corporation is at No. 191 Front Street, in the City of Sarnia, in the Province of Ontario.

The Board is constituted of eight directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

Norman S. Gurd, President, Sarnia;	1st January, 1918; 1st January, 1920.
David Milne, Vice-President, Sarnia;	" "
W. J. Hanna, Director, Toronto;	" "
John Webster, Director, Florence;	" "
F. F. Pardee, Director, Sarnia;	1st January, 1917; 1st January, 1919.
Robert Mackenzie, Director, Sarnia;	" "
John D. Livingston, Director, Forest;	" "
John Scott, Director, Wallaceburg;	" "
J. H. Kittermaster, Manager, Sarnia;	" "

A.—Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$789,750, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Buildings Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1917.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares	—		
1. Fully called stock.	15,795	\$ 50	\$ 789,750	\$ 789,750	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock fully called; total called,	
\$789,750.00; total paid thereon	\$789,750 00
4. (d) Dividends declared in respect of (1)	31,590 00
6. (f) Reserve fund in respect of (1)	735,000 00
7. (g) Contingent fund in respect of (1)	11,994 10
	<u>\$1,568,334 10</u>

Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal)	\$1,157,631 37
28. Interest on deposits due, or accrued or capitalized	43,597 57
29. Debentures issued in Canada	502,403 49
30. Interest due and accrued	10,821 13
	<u>1,714,453 56</u>
Total liabilities	<u>\$3,282,787 66</u>

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Town of Sarnia; held in freehold	\$15,000 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$2,729,638 27
10. (b) Debts secured by mortgaged land held for sale	35,119 09
	<u>2,764,757 36</u>

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by municipal bonds or debentures ...	\$114,645 48
16. (d) Debts secured by loan corporation debentures	1,500 00
17. (c) Debts secured by Dominion Government stocks or bonds	52,348 50
20. (h) Debts secured only by permanent stock or shares of the Corporation	42,973 27
22. (j) Debts secured by Imperial Oil Company stock	19,510 39
23. (k) Debts secured by Canadian Pacific Ry. stock	200 00
24. (l) Debts secured by Canada Permanent Mtg. Co. stock..	125 37
25. (m) Debts secured by Anglo-French bonds	98,422 00
	<u>329,725 01</u>

E. Cash.

31. (a) On hand	\$21,178 94
32. (b) In banks	152,126 35
	<u>173,305 29</u>
Total assets	<u>\$3,282,787 66</u>

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance for 31st December, 1916.

1. Cash:		
2. (i) On hand	\$25,990 02	
3. (ii) In bank	111,902 80	
		\$137,892 82

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of Realty:		
10. (i) Principal	\$357,981 50	
11. (ii) Interest	161,173 47	
(b) On other securities:		
12. (i) Principal	95,261 84	
13. (ii) Interest or dividends	17,912 77	
		632,329 58

F.—Borrowed Money.

26. (b) Borrowed by taking deposits	\$1,589,484 51	
27. (c) Borrowed on debentures	253,499 21	
		1,842,583 72

G.—Receipts from other sources.

30. (a) General interest	1,865 65	
Total		\$2,614,671 77

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty	\$362,077 25	
(b) Loaned or invested in other securities:		
2. (i) Municipal debentures	20,906 81	
3. (ii) Shareholders' stock	10,286 80	
4. (iii) Anglo-French Bonds and Dominion of Canada Bonds	19,359 83	
5. (iv) Imperial Oil Company stock	30,069 50	
7. (e) Insurances or taxes advanced on property mortgaged to the Corporation	4,477 36	
		\$447,177 55

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	71,077 50
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C.—Borrowed Money (other than foregoing) or interest thereon paid.

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

19. (b) Deposits:

Principal	\$1,604,359 72
Interest	1,453 94

20. (c) Debentures issued in Canada:

Principal	274,737 87
Interest	22,738 70

\$1,903,290 23

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$9,432 08
26. (b) Commission	1,014 50
28. (d) Stationery, postage, printing and advertising	1,423 32
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	2,463 87
31. (g) Travelling expenses	343 66
32. (h) Registration fees	205 00
33. (i) Other management expenditure	1,491 55

16,373 98

E.—Other Expenditure, viz.:

34. (a) Loaned on C. P. Ry. stock	\$200 00
35. (b) Loaned on Industrial Mtg. Co. debenture	1,500 00
36. (c) Government and municipal taxes	1,696 24
General interest	50 98

3,447 22

F.—Balance.

37. (a) Cash on hand and in bank	173,305 29
Total	\$2,614,671 77

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$238,602.11; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1918: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: Estimated, \$350,000.00.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, 3.63%; on debentures, 4.43%; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 5.80; (b) 5.48.
(ii) Not owned beneficially: (a) Nil; (b) nil.
6. Of the mortgages owned beneficially by the Corporation, \$2,732,865.17, is on realty situate in Ontario, and \$34,872.19 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially: Nil.
(ii) Not so owned: All owned beneficially.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., 1; amount, \$11,211.52.
(ii) Not so owned: No., ...; amount, ...

10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$4,184,483.41.
 - (ii) Not so owned: Nil.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$10,000.00; Accountant, \$5,000; Cashier, \$5,000.00.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: Daily audit.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):

For 1917: A. F. Wade, Alex. Saunders.
For 1918: A. F. Wade, Alex. Saunders.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? January 1st, 1917, July 1st, 1917; 4% half yearly.
16. What is the date appointed for the Annual Meeting? 4th Wednesday in January.

Date of last Annual Meeting? January 23rd.
17. Special General Meetings held in 1917: Dates, none.

THE SOUTHERN LOAN AND SAVINGS COMPANY.

Head Office, St. Thomas, Ontario.

This Company was, under the provisions of The Loan Corporations Act, formed by the amalgamation of The Southern Loan and Savings Company, The South-Western Farmers' and Mechanics' Savings and Loan Society and The Star Loan Company.

The agreement for the amalgamation of these Companies under the name of The Southern Loan and Savings Company was duly executed by the said several Corporations on the twenty-third day of September, A.D. 1903, and duly ratified by the shareholders of the said respective Corporations on the seventeenth day of November, A.D. 1903, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council, dated twenty-fifth day of November, A.D. 1903.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Southern Loan and Savings Company, of St. Thomas, Ont., as at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of said Province.

The head office of the Corporation is at No. 390 Talbot Street, in the City of St. Thomas, in the Province of Ontario.

The Board is constituted of seven directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

Wm. Mickleborough, President, St. Thomas;	Feb. 15th, 1917; Feb. 21st, 1918.
Geo. K. Crocker, Vice-President, St. Thomas;	" "
Robert Kains, M.D., Director, St. Thomas;	" "
James A. Bell, Director, St. Thomas;	" "
E. A. Miller, Director, Aylmer;	" "
C. W. Marlatt, M.D., Director, St. Thomas;	" "
W. L. Wickett, B.A., Director, St. Thomas;	" "
J. W. Stewart, Secretary, Manager, St. Thomas.	

A.—Permanent capital stock: Total amount authorized, \$900,000; total amount subscribed, \$900,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsist- ing at 31st December, 1917.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock	18,000	\$ 50	\$ 900,000	\$ c. 900,000 00	\$

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr.

Capital and Liabilities.

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital called; total called, \$900,000; total paid thereon	\$900,000 00
4. (d) Dividends declared in respect of (1), but not yet paid	27,000 00
5. (e) Unappropriated profits in respect of (1)	15,957 54
6. (f) Reserve fund in respect of (1)	230,000 00

Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal	502,718 98
29. Debentures issued in Canada	713,650 00
30. Interest due and accrued on (29)	17,006 57
Total liabilities	\$2,406,333 09

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises at St. Thomas, Ontario, held in freehold	\$20,000 00
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B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	2,175,238 33
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C.—Debts not above enumerated for which the Corporation holds securities, as follows.

14. (b) Debts secured by municipal bonds or debentures	37,954 95
16. (d) Debts secured by loan corporations' debentures	3,954 50
17. (e) Debts secured by Dominion Government stock or bonds	79,073 21
18. (f) Debts secured by stock or bonds of any of the Provinces of Canada	10,075 20
19. (g) Debts secured by stocks or bonds of other Governments	30,272 94

E.—Cash,

31. (a) Cash on hand	\$4,805 36
32. (b) In banks	44,958 60
	49,763 96

Total assets	\$2,406,333 09
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CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1916.

1. Cash:	
2. (i) On hand	\$10,203 80

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10.	(i) Principal	\$385,820 98
11.	(ii) Interest	126,336 40
(b) On other securities:		
12.	(i) Principal debenture loans and bonds	1,497 21
13.	(ii) Interest or dividends	6,513 17

E.—Miscellaneous.

19. (b) Premium or bonus on loans	404 90
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits	879,956 15
27. (c) Borrowed on debentures	164,650 00

G.—Receipts from other sources, viz.:

30. (a) Rents, office building	2,508 00
(b) Bank interest	239 22
(c) Sundries	15 31

Totals	\$1,578,145 14
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CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty	\$327,166 80
(b) Loaned or invested in other securities, viz.:	
(i) Debentures and bonds	43,912 69

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	54,268 50
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account (principal and interest)	22,565 68
19. (b) Deposits: Principal, \$887,198.23; interest, \$13.80	888,012 03
20. (c) Debentures issued in Canada: Principal, \$129,700.00; interest, \$33,367.87	163,067 87

D.—Management Expenses (other than foregoing):

25. (a) Salaries, wages and fees	9,580 62
26. (b) Commission or brokerage	2,409 04
28. (d) Stationery, postage, printing and advertising	835 25
29. (e) Law costs	4 00
30. (f) Fuel, rent, taxes (other than 7 and 32)	3,112 79
31. (g) Travelling expenses	374 65
32. (h) Registration fees	150 00
33. (i) Other management expenditure	502 50

CASH ACCOUNT.—Continued,

Expenditure for the year ending 31st December, 1917.

E.—Other Expenditures. viz.:

34. (a) Maintenance of Company's building	\$1,834 28
35. (b) Donation to Red Cross	500 00
36. (c) Costs of Order-in-Council and premium on stock cancelled	1,134 48
Stock cancelled	8,950 00

F.—Balance.

37. (a) Cash on hand	\$4,805 36	
Cash in banks	44,958 60	
		49,763 96
Total	\$1,578,145 14	

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$130,000.00; issued elsewhere.
2. Amount of other existing obligations which will mature in 1918: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: Approximately, \$500,000.00.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, 3.55%; on debentures, 4.94%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 6.38%; (b) 4.96%.
(ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$2,175,238.33 is on realty situate in Ontario, and nil is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917. viz.:
(i) Funds or securities owned beneficially:
(ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917. viz.:
(i) Owned beneficially: No., 16; amount, \$67,835.45.
(ii) Not so owned: No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, \$4,075,950.00.
(ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Continually under revision.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$8,000.00; Accountant, \$5,000.00; Teller, \$5,000.00; Book-keeper, \$2,000.; Inspector, \$1,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: 31st December, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: R. W. Johnson, E. H. Caughell.
For 1918: R. W. Johnson, E. H. Caughell.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? 2nd January and 3rd July, 6% per annum.
16. What is the date appointed for the Annual Meeting? 21st February, 1918. Date of last Annual Meeting? 15th February, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE ONTARIO LOAN AND DEBENTURE COMPANY.

Head Office, London, Ontario

CONSTATING INSTRUMENTS.

Incorporated under Building Societies Act, Con. Statutes of Upper Canada, c. 53, by declaration filed in the office of the Clerk of the Peace for the County of Middlesex, 26th September, 1870. The original corporate name was The Ontario Savings and Investment Society.

By Order-in-Council of Ontario, dated 4th October, 1879, and also by Order-in-Council of Canada dated 29th October, 1879, the corporate name was changed to The Ontario Loan and Debenture Company.

The lending and borrowing powers are governed by 52 Vict. (1889), c. 94 (D.); 57-58 Vict. (1894), c. 116 (D.), and by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the conditions and affairs of The Ontario Loan and Debenture Company, of London, Ontario, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 139 Dundas Street, in the City of London, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

John McClary, President, London;	14th February, 1917; 13th February, 1918.
A. M. Smart, First Vice-Pres., London;	" "
Thos. H. Smallman, Director, London;	" "
Lieut.-Col. Wm. M. Gartshore, Director, London;	" "
John M. Dillon, Director, London;	" "
Chas. R. Somerville, Director, London;	" "
Moses Masuret, Director, London;	" "
Alfred M. Smart, Manager and Secretary-Treasurer, London;	1st August, 1906.

A.—Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$2,550,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1917.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		\$	\$	\$ c.	\$ c.
1. Fully called stock	31,000	50	1,550,000	1,550,000 00	.....
2. Partly "	20,000	50	1,000,000	200,000 00	800,000 00
Total	51,000	.....	2,550,000	1,750,000 00	800,000 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$1,550,000; total paid thereon	\$1,550,000 00	
2. (b) Ordinary joint stock capital, 20 per cent. called; Total called, \$200,000.00; total paid thereon ...	200,000 00	
4. (d) Dividends declared in respect of (1) and (2), but not yet paid	39,375 00	
5. (e) Unappropriated profits in respect of (1) and (2) ..	50,703 55	
6. (f) Reserve fund in respect of (1) and (2)	1,950,000 00	
		\$3,790,078 55

Liabilities to the Public.

27. Deposits (including unclaimed deposits): Right reserved to require 30 to 60 days' notice of any with- drawal*	\$991,345 60	
28. Interest on deposits capitalized during the year	\$33,207 81	
29. Debentures issued and payable in Canada	1,129,277 66	
30. Interest due and accrued on (29)	17,057 07	
31. Debentures issued in Canada but payable elsewhere ...	1,394,407 73	
32. Interest due and accrued on (31)	14,398 52	
		3,546,486 58
Total liabilities		\$7,336,565 13

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At London, Ont., held in freehold	\$57,000 00	
5. (b) Freehold land (including buildings), other than foregoing	89,931 90	
		\$146,931 90

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land, less amount retained to pay prior mort- gages, \$8,778.99	\$5,684,224 29	
10. (b) Debts secured by mortgaged land held for sale	16,450 00	
		5,700,674 29

C.—Debts not above enumerated for which the Corporation
holds securities as follows:

13. (a) Debts secured by rural telephone debentures	\$18,807 21	
14. (b) Debts secured by municipal bonds or debentures ..	486,778 13	
15. (c) Debts secured by Public School debentures	59,023 61	
16. (d) Debts secured by Loan Corporations' debentures ..	2,551 58	

*On amounts of \$1,000 and under, 30 days' notice; over \$1,000, 60 days' notice.

Assets.—Continued.

17. (e) Debts secured by Dominion Government stock or bonds—Canada Victory Loan Bonds	\$361,608 78	
Less instalments not yet due	189,200 22	
		\$172,408 56
18. (f) Debts secured by stock or bonds of any of the Prov- inces of Canada	161,854 43	
Debts secured by stock or bonds of other governments..	216,119 30	
20. (h) Debts secured only by permanent stock or shares of the Corporation	405 56	
22. (j) Debts secured by bank stock	18,600 21	
		\$1,136,548 59
E.—Cash.		
32. (b) In banks in London, England	\$21,594 59	
In banks in Canada	327,815 76	
		349,410 35
F.—Assets not hereinbefore mentioned.		
37. (a) Stocks (owned)	\$3,000 00	
		3,000 00
Total assets		\$7,336,565 13

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.		
A.—Balances from 31st December, 1916.		
3. (ii) Cash in banks		\$405,310 07
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10. (i) Principal ..	\$881,089 31	
11. (ii) Interest ..	457,031 14	
(b) On other securities:		
12. (i) Principal ..	284,300 58	
13. (ii) Interest or dividends	53,954 72	
		1,676,375 75
D.—Receipts from Real Estate Owned Beneficially by Corporation.		
16. (a) Sales (not included in any of the foregoing items) ..	\$12,000 00	
17. (b) Rents ..	2,793 56	
		14,793 56
F.—Borrowed Money.		
26. (b) Borrowed by taking deposits	\$1,903,871 65	
27. (c) Borrowed on debentures	724,367 55	
		2,628,239 20
G.—Receipts from other sources, viz.:		
30. (a) Interest on bank accounts	\$4,712 19	
(b) Gains on sterling exchange	6,593 49	
		11,305 68
Total ..		\$4,736,024 26

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty, less amount retained to pay prior mortgages	\$314,007 88	
(b) Loaned on or invested in other securities, viz.:		
2. (i) Government bonds	423,018 28	
3. (ii) Invested in municipal and school debentures.	173,248 68	
4. (iii) Rural telephone District debentures	18,461 15	
5. (iv) This Company's debentures	1,000 00	
		\$929,735 99

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	157,500 00
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C.—Borrowed Money (other than foregoing), or interest.

19. (b) Deposits: Principal, \$1,888,476.55; interest, \$669.62..	\$1,889,146 17	
20. (c) Debentures issued and payable in Canada: Principal, \$591,998.02; interest, \$54,093.04	646,091 06	
21. (d) Debentures issued in Canada and payable elsewhere: Principal, \$613,951.85; interest, \$74,690.85	688,642 70	
		3,223,879 93

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$27,601 35	
26. (b) Commission or brokerage	18,717 38	
28. (d) Stationery, postage, printing, advertising, etc.	5,833 44	
30. (f) Taxes (other than in 7 and 32) and rates	7,900 70	
31. (g) Travelling expenses	1,514 25	
32. (h) Registration fee	250 00	
		61,817 12

E.—Other Expenditures.

34. (a) Dominion Government Income War Tax	\$10,180 87	
35. (b) Grant to Canadian Patriotic and Red Cross	3,000 00	
36. (c) Grant to British Red Cross	500 00	
		13,680 87

F.—Balance.

37. (b) Cash in banks	349,410 35
Total	\$4,736,024 26

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued and payable in Canada, \$494,141.48; issued in Canada and payable elsewhere, \$427,283.60.
2. Amount of other existing obligations which will mature in 1918: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918, \$1,211,011.00.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, 3.3720%; on debentures, 4.6758%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 7.1478%; (b) 5.9081%.
(ii) Not owned beneficially: (a) None; (b) none.

6. Of the mortgages owned beneficially by the Corporation, \$3,429,040.13 is on realty situate in Ontario, and \$2,255,184.16 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: \$65,489.69.
 - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., 34; amount, \$106,254.75.
 - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$16,021,632.00.
 - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$5,000; Accountant, \$5,000; Teller, \$5,000; Inspectors, \$4,000; other officers and clerks, \$12,000; total \$31,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: 28th January, 1918.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):

For 1917: F. G. Jewell, C.A., and J. F. Kern, both of London, Ont.
For 1918: F. G. Jewell, C.A., and J. F. Kern, both of London, Ont.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? 2nd January, 1st April, 3rd July and 1st October, 2 $\frac{1}{4}$ % each time.
16. What is the date appointed for the Annual Meeting? 2nd Wednesday in each February. Date of last Annual Meeting? 14th February, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE VICTORIA LOAN AND SAVINGS COMPANY.

Head Office, Lindsay, Ontario.

Incorporated under the Building Societies Act, 1887, c. 169, as amended by 56 V, c. 31 (O.), by declaration filed with the Clerk of the Peace for the County of Victoria, on the 4th September, 1897.

The operations of the Company were for a time by law restricted to the County of Victoria (56 V, c. 31), continued by R.S.O. 1897, c. 205, s. 8 (4); but the Company having fulfilled the statutory requirements, was by Letters Patent of Ontario, bearing date 11th November, 1898, relieved from the above restriction of its operations.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the conditions and affairs of the Victoria Loan and Savings Company, of Lindsay, Ontario, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 71 Kent Street, in the Town of Lindsay, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

W. Flavelle, President, Lindsay;	February 6th, 1917; February 6th, 1918.
R. J. McLaughlin, K.C., Vice-President, Toronto;	" "
W. H. Clarke, M.D., Vice-President, Lindsay;	" "
W. H. Stevens, B.A., Director, Lindsay;	" "
J. B. Begg, Director, Lindsay;	" "
H. J. Lytle, Director, Lindsay;	" "
F. C. Taylor, Director, Lindsay;	" "
T. H. Stinson, Director, Lindsay;	" "
W. Walden, Director, Lindsay;	" "
C. E. Weeks, Manager, Lindsay, Ont.	

A.—Permanent capital stock; total amount authorized, \$500,000; total amount subscribed, \$460,000, as more particularly set out in Schedule A hereto.

Amount paid up, \$447,475.81.

SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting 31st December, 1917			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
1. Fully called stock	4,600	\$ 100	\$ 460,000	\$ c. 447,475 81	\$ c. 12,524 19

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, ———; total paid thereon	\$447,475 81	
4. (d) Dividends declared in respect of (1) but not yet paid	9,984 55	
5. (c) Unappropriated profits in respect of (1)	5,263 81	
6. (f) Reserve fund in respect of (1)	215,000 00	
		\$677,724 17

Liabilities to the Public.

27. Deposits (including accrued interest), right reserved to require 30 days' notice on any withdrawal	\$706,339 19	
29. Debentures issued in Canada	749,550 25	
30. Interest due and accrued on (29)	24,758 95	
31. Debentures issued elsewhere than in Canada	19,081 10	
32. Interest due and accrued on (31)	123 18	
38. Balance due on Victory Loan	29,915 88	
39. Due on loans in process of completion or to pay assumed mortgages	5,282 20	
40. Unclaimed dividend	28 00	
41. Other liabilities, viz.:		
42. (a) Accrued expenses	150 00	
		1,535,228 75
Total liabilities		\$2,212,952 92

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
3. (ii) At Lindsay, held in freehold	\$7,000 00

B.—Debts secured by Mortgages of Land.

9. Debts (other than item 10) secured by mortgages of land	\$1,288,700 84	
11. (c) Interest due or accrued on item (9) and not included therein	61,339 75	
		1,350,040 59

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures ..	\$385,950 86	
15. (c) Debts secured by public school debentures	75,251 61	
Debts secured by Dominion Government stock (or bonds) ..	74,915 25	
18. (f) Debts secured by stock or bonds of any of the Pro- vinces of Canada	9,470 00	
19. (g) Debts secured by stock or bonds of other govern- ments ..	86,104 32	
20. (h) Debts secured by permanent shares of the Corpora- tion ..	8,877 75	
22. (j) Debts secured by 1st mortgage bonds	24,808 46	
24. (l) Debts secured by bank stock	8,080 00	
26. (n) Interest due and accrued on items 14 to 22, and not included therein	26,689 75	
		700,148 00

BALANCE SHEET.—Continued.

E.—Cash.

31. (a) On hand	\$19,205 40	
32. (b) In banks	136,558 93	
		\$155,764 33
Total assets		\$2,212,952 92

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1916.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
(a) Cash not already shown under (1):			
2. (i) On hand and in banks			\$94,244 00

B.—Sums received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent capital..		\$47,475 81	
5. (b) Premiums on (4)		14,242 69	
			61,718 50

C.—Receipts on account of Investments,
Loans or Debts.

(a) On mortgages and loan liability or realty:			
10. (i) Principal ..	\$167,140 47		
11. (ii) Interest ..	91,628 02		
(b) On other securities:			
12. (i) Principal ..	148,489 54		
13. (ii) Interest or dividends	32,462 02		
Sundry interest	1,726 67		
			441,446 72

E.—Miscellaneous.

18. (a) Commission, brokerage	\$75 50		
19. (b) Premiums or bonuses on loans	3,022 31		
			3,097 81

F.—Borrowed Money.

26. (b) Borrowed by taking deposits	\$1,116,656 43		
27. (c) Borrowed on debentures	327,499 96		
			1,444,156 39

G.—Receipts from other sources.

30. (a) Dominion Express, \$339.22; exchange, \$1.62			
(b) Suspense, \$1,236.92; rent account, \$171.56			
(c) Bills payable, \$29,915.88			
Profit and loss, \$938.50	\$32,603 70		
			32,603 70
Total ..			\$2,077,267 12

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty including interest, \$307.74	\$288,251 25	
(b) Loaned or invested in other securities:		
(i) Loan liability including interest, \$916.44	5,420 94	
(ii) Investments including interest, \$2,392.17	387,569 24	
(iii) Stock loans	4,520 00	
5. (iv) Sundry interest	255 94	
		\$686,017 37

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	31,619 60
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits: Principal	\$964,887 35	
Interest	23,008 92	
20. (c) Debentures issued in Canada: Principal	157,369 91	
Interest	30,296 98	
21. (d) Debentures issued elsewhere: Principal	4,858 92	
Interest	996 65	
		1,181,418 73

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$11,100 85	
26. (b) Commission or brokerage	1,292 91	
28. (d) Stationery, postage, printing and advertising	1,208 31	
30. (f) Fuel, rent, taxes and rates	5,108 63	
31. (g) Travelling expenses	450 80	
32. (h) Registration fees	15 00	
33. (i) Other management expenditure	755 38	
		19,931 88

E.—Other Expenditure.

34. (a) Dominion Express, \$338.79; exchanges, \$12.41; sus- pense, \$1,236.92	}	2,543 21
35. (b) Profit and loss, \$16.58; war tax, \$938.50		

F.—Balance.

37. (b) Cash on hand and in banks	155,736 33
Total	\$2,077,267 12

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$217,000.00; issued elsewhere, \$8,260.00.
2. Amount of other existing obligations which will mature in 1918: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918, ...

4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, 4%; on debentures, 5%.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 7.53%; (b) 6.71%.
6. Of the mortgages owned beneficially by the Corporation, \$538,456.00 is on realty situate in Ontario, and \$750,244.84 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially: None.
(ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., 4; amount, \$6,914.83.
(ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$3,758,821.67.
(ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? When placed, renewed, or when in arrears.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$5,000; Assistant Manager, \$5,000; Accountant, \$4,000; Teller, \$5,000; Stenographer, \$4,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited: January 10th, 1918.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: R. Williamson and Jno. D. Wallace.
For 1918: R. Williamson and Company, Toronto.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? January 2nd, 1917, April 1st, 1917, July 1st, 1917, and October 1st, 1917; rate, 7 per cent. and bonus of one-half of one per cent.
16. What is the date appointed for the Annual Meeting? 1st Tuesday in February. Date of last Annual Meeting? February 5th, 1918.
17. Special General Meetings held in 1917: Dates, ...

THE TORONTO MORTGAGE COMPANY.

Head Office, Toronto Street, Toronto.

This Company was, under the provisions of the Loan Corporations Act, formed by the amalgamation of the Building and Loan Association with the Union Loan and Savings Company.

The agreement for the amalgamation of these Companies under the new Corporate name of The Toronto Mortgage Company was executed by both Companies on the 27th September, 1899; was ratified by the shareholders of the respective Companies on the 15th November, 1899, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council dated 15th December, 1899.

ANNUAL STATEMENT

Of the condition and affairs of The Toronto Mortgage Company, of Toronto, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 13 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1917, were as follows, together with their respective terms of office:

Wellington Francis, K.C., President, Toronto;	Feb. 14th, 1917; Feb. 6th, 1918.
Herbert Langlois, Vice-President, Toronto;	" "
Casimir S. Gzowski, Director, Toronto;	" "
Thomas Gilmour, Director, Toronto;	" "
Thomas H. Wood, Director, Toronto;	" "
Geo. S. Henry, M.P.P., Director, Todmorden;	" "
Walter Gillespie, Managing-Director and Secretary, Toronto.	

A.—Permanent capital stock: Total amount authorized, \$1,445,860; total amount subscribed, \$724,550, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1917			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock.....	\$ 14,491	\$ 50	\$ 724,550	\$ 724,550	\$

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called.	
\$724,550.00; total paid thereon	\$724,550 00
4. (d) Dividends declared in respect of (1), but not yet paid	14,491 00
5. (e) Unappropriated profits in respect of (1)	38 25
6. (f) Reserve fund in respect of (1)	590,000 00
7. (g) Contingent fund in respect of (1)	37,871 02
	\$1,366,950 27

Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal ..	\$138,555 14
29. Debentures issued in Canada	251,467 65
30. Interest due and accrued on (29)	4,523 83
31. Debentures issued elsewhere than in Canada	1,368,749 41
32. Interest due and accrued on (31)	11,155 38
	1,774,451 41
Total liabilities	
	\$3,141,401 68

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises situate as follows:	
2. (i) At 13 and 15 Toronto Street, Toronto, held in freehold ..	\$45,000 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	2,172,333 44
12. (d) Of the debts mentioned in item 9, the sum of \$5,000.00 is due by directors or officers of the Corporation.	

C.—Debts not above enumerated, for which the Corporation
 holds securities as follows.

22. (j) Call loans on stocks and bonds	145,682 00
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E.—Cash.

31. (a) On hand	\$1,986 47
32. (b) In banks in Canada	\$4,866 86
In banks in England	34,165 85
	121,019 18

F.—Assets not hereinbefore mentioned.

37. (a) Government and Municipal bonds and stocks owned by the Company	657,367 06
NOTE.—Assets reported in 1916, but written off in 1917 (not extended), \$4,809.51.	

Total assets	
	\$3,141,401 68

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1916.

Cash (not already shown under (1)) :

2.	(i) On hand	\$1,198 20	Total Col. 4.
3.	(ii) In banks	120,602 18	
			\$121,800 38

C.—Debts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10.	(i) Principal	143,671 81
11.	(ii) Interest	152,018 06

(b) On other securities:

12.	(i) Principal	125,729 54
13.	(ii) Interest or dividends	49,851 72

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents, net, from Company's office building, net	1,968 59
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E.—Miscellaneous.

Profit on sterling exchange	3,134 65
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits	111,605 35
27. (c) Borrowed on debentures	361,863 65
Total	\$1,071,643 75

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

1. (a) Loaned on mortgages of realty	\$100,793 01
(b) Loaned on other securities:	
2. (i) Call loans on stocks and bonds	31,999 00

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	57,964 00
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits (including interest)	96,745 08
20. (c) Debentures issued in Canada:	
Principal	85,566 66
Interest	12,629 06

CASH ACCOUNT.—Continued.

21. (d) Debentures issued elsewhere:	
Principal	430,432 32
Interest	67,668 44
D.—Management Expenses (other than foregoing).	
25. (a) Salaries, wages and fees	16,176 92
26. (b) Commission or brokerage	4,197 80
28. (d) Stationery, postage, printing and advertising	1,847 01
30. (f) Fuel, rent, taxes (other than in 7 and 32)	3,048 75
Special war taxes, subscriptions to Patriotic Fund, etc.	4,226 06
E.—Other Expenditure, viz.:	
34. (a) Municipal debentures bought	31,330 46
35. (b) Consumers' Gas Company, stock bought	6,000 00
F.—Balance.	
37. (a) Cash on hand and in various banks	121,019 18
Total	\$1,071,643 75

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$137,517.65; issued elsewhere, \$384,084.04.
2. Amount of other existing obligations which will mature in 1918: Exclusive of deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918, \$598,007.00.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, 3.790%; on debentures, 4.876%; on debenture stock, ...
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 6½%; (b) 6.16%.
(ii) Not owned beneficially: (a); (b)
6. Of the mortgages owned beneficially by the Corporation, \$2,172,333.44 is on realty situate in Ontario, and nil is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off during 1917, viz.:
(i) Funds or securities owned beneficially, \$4,809.51.
(ii) Not so owned, nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., one; amount, \$1,500.00.
(ii) Not so owned: No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$5,000,000.
(ii) Not so owned: Nil.
11. How often are the securities held by the Corporation valued? Mortgages yearly; Property as occasion requires.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All in sums of \$1,000 to \$5,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: 31st December, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: E. R. C. Clarkson, F.C.A., James Hardy, F.C.A.
For 1918: E. R. C. Clarkson, F.C.A., James Hardy, F.C.A.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively: 8% quarterly, 1st January, April, July and October.
16. What is the date appointed for the Annual Meeting? 6th February, 1918. Date of last Annual Meeting? 14th February, 1917.
17. Special General Meetings held in 1917: Dates, ...

THE STANDARD RELIANCE MORTGAGE CORPORATION.

Head Office, Toronto, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act (Consol. Stat. U. C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Wellington, on 14th February, 1873 (Decl. Book II, 133). The original corporate name was "The Orangeville Building and Loan Association," which name was by Order-in-Council of Ontario, dated 19th May, 1898, changed to The Standard Loan Company. By the same Order-in-Council the head office was changed from Orangeville to Toronto.

By Order-in-Council, dated 21st April, 1913, The Standard Loan Company was amalgamated with The Reliance Loan and Savings Company of Ontario, and by the same Order-in-Council, the name was changed to The Standard Reliance Mortgage Corporation.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

By Order-in-Council, dated the 4th day of December, 1914, the purchase of the Sun and Hastings Savings and Loan Company of Ontario by the Standard Reliance Mortgage Corporation was approved by the Lieutenant-Governor.

ANNUAL STATEMENT

Of the conditions of affairs of the Standard Reliance Mortgage Corporation at 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 84 King Street East, in the City of Toronto.

The Board is constituted of fourteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

Nathan H. Stevens, President, Chatham, Ont.;	March 5th, 1917; March 4th, 1918.
John Firstbrook, Vice-President, Toronto, Ont.;	" "
E. F. B. Johnston, K.C., Director, Toronto, Ont.;	" "
E. Jessop, M.D., Director, St. Catharines, Ont.;	" "
J. A. McEvoy, Director, Toronto, Ont.;	" "
David Ratz, Director, New Hamburg, Ont.;	" "
James Gunn, Director, Toronto, Ont.;	" "
David Kemp, Director, Toronto, Ont.;	" "
E. C. McNally, Director, Niagara Falls, Ont.;	" "
Rev. G. I. Taylor, M.A., Director, Toronto, Ont.;	" "
R. H. Greene, Director, Toronto, Ont.;	" "
J. T. Gilmour, M.D., Director, Toronto, Ont.;	" "
W. J. Fawcett, Director, Toronto, Ont.;	" "
Herbert Waddington, Managing Director, Toronto, Ont.;	" "
Charles Bauckham, Secretary-Treasurer, Toronto, Ont.	
F. E. Rathbun, Assistant Secretary, Toronto, Ont.	

A.—Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$2,643,880.00, more particularly described in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1917.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares,	Par value of shares.	—		
1. Fully called stock.....	52,877-3 5	\$ 50	\$ 2,643,880	\$ c. 2,604,684 68	\$ c. 39,195 32
Totals	52,877-3 5	.....	2,643,880	2,604,684 68	39,195 32

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$2,643,880.00; total paid thereon	\$2,604,684 68
4. (d) Dividends declared in respect of (1), but not yet paid	91,987 97
5. (e) Unappropriated profits in respect of (1)	32,693 95
6. (f) Reserve fund in respect of (1)	650,000 00
7. (g) Contingent Fund in respect of (1)	75,000 00
	<u>\$3,454,366 60</u>

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal (including unclaimed deposits)	\$1,136,427 27
29. Debentures issued in Canada	3,678,919 34
30. Interest due and accrued on (29)	49,491 06
31. Debentures issued elsewhere than in Canada	81,565 61
32. Interest due and accrued on (31)	685 32
40. Other liabilities to the public:	
41. (a) Mortgages payable	35,099 88
	<u>4,982,188 48</u>
Total liabilities	<u>\$8,436,555 08</u>

Cr. Assets.

I.—Assets of which the Corporation is a Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Toronto, held in freehold	\$282,413 21
3. (ii) At Chatham, held in freehold	10,000 00
4. (iii) At New Hamburg, held in freehold	5,466 69
5. (b) Freehold land (including buildings), other than foregoing ..	<u>241,840 51</u>
	<u>\$539,720 41</u>

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$6,616,207 13	
11. (c) Interest due and accrued on item 9 and not included therein	35,294 61	
		6,651,501 74

C.—Debts not above enumerated for which the Corporation holds securities, as follows.

20. (h) Debts secured only by permanent stock or shares of the Corporation	\$13,671 87	
22. (j) Debts secured by stocks	29,432 93	
		43,104 80

D.—Unsecured Debts.

27. (a) Sundry assets	\$27,517 99	
28. (b) Accrued rentals	2,650 75	
29. (c) Agents' balances and accounts receivable	12,091 90	
		42,260 64

E.—Cash.

31. (a) Cash on hand	\$27,168 40	
32. (b) Cash in banks	157,888 03	
		185,056 43

F.—Assets not hereinbefore mentioned.

37. (a) Stocks and bonds	\$964,626 47	
38. (b) Office furniture and safes	6,224 59	
39. (c) Automobiles	4,060 00	
		974,911 06
Total assets		\$8,436,555 08

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance December 31st, 1916.

1. Cash:			
2. (i) On hand	(Col.1.)	(Col. 3.)	(Total Col.4.)
3. (ii) In bank			
			\$38,443 68
			161,861 99

B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock permanent capital.	\$22,253 79
6. (c) Sales of fully paid stock	290 00

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal		\$817,292 22
9 L. C.		

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
11. (ii) Interest	\$496,697 70		
(b) On other securities:			
12. (i) Principal			129,225 95
13. (ii) Interest or dividends	35,106 21		
D.—Receipts from Real Estate Owned Beneficially by Corporation.			
16. (a) Sales	2,500 03		118,986 89
17. (b) Rents	19,464 23		
E.—Miscellaneous.			
18. (a) Commission, brokerage	2,217 73		
F.—Borrowed Money.			
26. (b) Borrowed by taking deposits			1,685,293 53
27. (c) Borrowed on debentures			1,191,243 42
G.—Receipts from other sources, viz.:			
30. (a) Interest on bank balances	7,301 18		
Totals	\$563,287 08	\$22,543 79	\$4,142,347 68
Total			\$4,728,178 55

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
	(Col. 1.)	(Total Col. 4.)	
1. (a) Loaned on mortgages of realty		\$1,502,372 15	
(b) Loaned on or invested in other securities:			
2. (i) Loans on stocks and bonds		6,039 37	
3. (ii) Stocks and bonds purchased		442,832 40	
4. (iii) Sundry assets		4,396 34	
6. (c) Real estate purchased		148,439 58	
7. (d) Incumbrances on realty paid off	\$2,250 84	4,550 00	
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock	179,812 45		
C.—Borrowed Money (other than foregoing), interest paid thereon, viz.:			
19. (b) Deposits: Interest, principal	\$32,412 49	\$1,371,003 86	
20. (c) Debentures issued in Canada: Interest, principal . .	167,710 29	472,998 27	
21. (d) Debentures issued elsewhere		43,312 99	

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

D.—Management Expenses (other than foregoing):		
	(Col. 1.)	(Total Col. 4.)
25. (a) Salaries, wages and fees	57,728 82	
26. (b) Commission or brokerage	30,011 55	
28. (d) Stationery, postage, printing, advertising	17,952 17	
29. (e) Law costs	1,025 78	
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates ..	5,753 00	
31. (g) Travelling expenses	12,133 99	
32. (h) Registration fees	9,290 92	
33. (i) Other management expenses	7,131 43	
E.—Other Expenditures, viz.:		
34. (a) Office furniture and automobiles		1,634 59
35. (b) Agent's balances		8,343 49
36. (c) Property expense	13,985 35	
F.—Balance.		
37. (a) Cash on hand and in banks		185,056 43
Totals	\$537,199 08	\$4,190,979 47
Total		\$4,728,178 55

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$485,430 87; issued elsewhere, \$13,870.01.
2. Amount of other existing obligations which will mature in 1918, \$5,500.00.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918, \$744,082.21.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, 4%; on debentures, 5½%; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 7.54%; (b) 6¾%.
(ii) Not owned beneficially: (a) Nil; (b) nil.
6. Of the mortgages owned beneficially by the Corporation, \$5,565,091.69 is on realty situate in Ontario, and \$1,051,115.44 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially, \$61,451.76.
(ii) Not so owned, nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., 33; amount, \$48,791.42.
(ii) Not so owned: No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, \$13,201,954.00.
(ii) Not so owned, nil.
11. How often are the securities held by the Corporation valued? Once a year.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Managing Director, \$5,000.00; Secretary-Treasurer, \$2,500.00; Assistant Secretary, \$2,000.00.

(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited: Monthly during year.

14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):

For 1917: A. C. Neff and J. F. Lawson.

For 1918:

15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively: January 1st, July 1st, 7% per annum.

16. What is the date appointed for the Annual Meeting? March 4th, 1918. Date of last Annual Meeting? March 5th, 1917.

17. Special General Meetings held in 1917: Dates, none.

THE SECURITY LOAN AND SAVINGS COMPANY, ST. CATHARINES.

Head Office, St. Catharines, Ont.

Incorporated under the Building Societies Act (Consol. Stat. U. C., c. 53), by declaration filed with the clerk of the Peace for the County of Lincoln on the 12th March, 1870. The original corporate name was The Security Permanent Building and Savings Society.

The Corporate name was changed to The Security Loan and Savings Company, St. Catharines, in 1876 by 39 V, c. 64 (D); and also by Order-in-Council of Ontario, dated 18th August, 1876.

The lending and the borrowing powers of the Company are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Security Loan and Savings Company, St. Catharines, of St. Catharines, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 26 James Street, in the City of St. Catharines, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

Henry J. Taylor, President, St. Catharines;	Feb. 15th, 1917; Feb. 21st, 1918.
J. H. Ingersoll, K.C., Vice-Pres., St. Catharines;	" "
M. Y. Keating, Director, St. Catharines;	" "
Dr. W. H. Merritt, Director, St. Catharines;	" "
Jabez Newman, Director, St. Catharines;	" "
A. W. Moore, Director, St. Catharines;	" "
E. F. Dwyer, Director and Secretary-Treasurer, St. Catharines;	" "

A.—Permanent capital stock: Total amount authorized, \$1,000,000.00; total amount subscribed, \$524,200.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1917.			Total amount actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	Number of shares.	Par value of shares.	—		
1. Fully called stock...	5,242	\$ 100	\$ 524,200	\$ 524,200	\$

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$524,200.00; total paid thereon	\$524,200 00	
4. (d) Dividends declared in respect of (1), but not yet paid	15,721 75	
5. (e) Unappropriated profits in respect of (1)	4,506 30	
6. (f) Reserve fund in respect of (1)	130,000 00	
		\$674,428 05

Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal ..	\$312,259 63	
28. Interest on deposits, due or accrued or capitalized	5,369 69	
29. Debentures issued in Canada	121,812 25	
30. Interest due or accrued on (29)	2,516 69	
		441,958 26
Total liabilities		\$1,116,386 31

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises situate as follows:	
2. (i) At 26 James Street, St. Catharines, held in freehold	\$20,800 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	944,187 89
10. (b) Debts secured by mortgaged land held for sale	2,213 15

C.—Debts not above enumerated, for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures	27,725 15
17. (e) Debts secured by Government stock or bonds	30,990 63
19. (g) Debts secured by stocks or bonds of other governments	31,102 08
20. (h) Debts secured only by permanent stock or shares of the Corporation	3,838 02
23. (k) Debts secured by life insurance policies	11,678 25

E.—Cash.

32. (b) In bank	43,595 14
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F.—Assets not hereinbefore mentioned.

37. (a) Furniture in office	256 00
Total assets	\$1,116,386 31

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

3.	(ii) In bank	(Col. 1.) \$67,630 48	(Col. 3.)
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B.—Sums Received Wholly or Partly on Capital Stock.

4.	(a) Calls on joint stock permanent capital	\$3,200 00
5.	(b) Premium on (4)	640 00

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:			
10.	(i) Principal ..	128,051 84	
11.	(ii) Interest ..	62,284 60	
(b) On other securities:			
12.	(i) Principal ..	27,275 76	
13.	(ii) Interest or dividends	4,251 55	

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17.	(b) Rents ..	529 00
	Rebate, taxes	24 43

F.—Borrowed Money.

26.	(b) Borrowed by taking deposits	667,188 92
27.	(c) Borrowed on debentures	49,986 00

G.—Receipts from other sources, viz.:

30.	(a) Bank interest	713 50
-----	-------------------------	--------

Totals ..	\$1,007,936 08	\$3,840 00
Total (Col. 4)	\$1,011,776 08	

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1.	(a) Loaned on mortgages of realty, including item (7)	(Col. 1.) \$141,084 38
	(b) Loaned on or invested in other securities, viz.:	
2.	(i) Loans to shareholders on their stock	2,850 00
3.	(ii) Dominion of Canada debenture stock	25,500 00
4.	(iii) Dominion of Canada War Loan	27,762 86
5.	(iv) Dominion of Canada Victory Loan	2,500 00
	Addition to office premises	1,800 00

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	31,120 88
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CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account interest	\$77 55
19. (b) Deposits: Principal, \$665,270.61; interest, \$10,612.21	675,882 82
20. (c) Debentures issued in Canada: Principal, \$44,324.10; interest, \$5,238.99	49,563 09

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	5,506 50
28. (d) Stationery, postage, printing and advertising	448 25
29. (e) Law costs	63 00
30. (f) Fuel, rent, taxes (other than in 7 and 33). and rates	944 36
31. (g) Travelling expenses	21 40
32. (h) Registration fees, \$105.00; Provincial tax on capital, \$698.14 ..	803 14
33. (i) Other management expenditure	220 46
Municipal taxes overpaid and refunded	24 43

E.—Other Expenditure, viz.:

34. (a) Dominion of Canada special war revenue tax	897 30
35. (b) Grants Patriotic Fund, \$800.00; and British Red Cross Fund, \$200.00 ..	1,000 00
36. (c) Standard Life Assurance premiums	110 52

F.—Balance.

39. (ii) Cash in bank	43,595 14
Totals	\$1,011,776 08

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$37,886.00; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1918: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$100,807.86.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, 3.41%; on debentures, 4.40%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 6.80%; (b) 5.61%.
(ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation: \$944,187.89, is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially: None.
(ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., none; amount, ...
(ii) Not so owned: No., ...; amount, ...
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$2,369,070.00.
(ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? When loans are made or renewed or in arrears.

12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Secretary-Treasurer, private bond by mortgage for \$10,000; Accountant-Teller, Guarantee Company bond, \$5,000; Assistant, private bond for \$2,000.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies?
As above.
13. Date when the accounts of the Corporation were last audited: To December 31st, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: J. Albert Pay and Stanley G. Smith.
For 1918: J. Albert Pay and Stanley G. Smith.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? January 2nd, 1917, July 3rd, 1917, 6%.
16. What is the date appointed for the Annual Meeting? February 21st, 1918. Date of last Annual Meeting? February 15th, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE GREAT WEST PERMANENT LOAN COMPANY.

Head Office, Winnipeg, Manitoba.

CONSTATING INSTRUMENTS

Incorporated on 19th May, 1909, by Special Act of the Parliament of Canada (9 Edward VII, chap. 89 D), which Act was, on the 16th March, 1910, validated and confirmed by a Special Act of the Legislature of Manitoba [File page 457]. For the lending and borrowing powers see the above cited Acts.

For Ontario, see The Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the conditions and affairs of The Great West Permanent Loan Company, of Winnipeg, Manitoba, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 356 Main Street, in the City of Winnipeg, in the Province of Manitoba.

The Chief Agency for Ontario is situate at No. 20 King Street West, City of Toronto, Ontario.

The Chief Agent and Attorney for Ontario is Wm. C. Myers, and his address is 20 King Street W., Toronto, in the Province of Ontario.

The Board is constituted of ten directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1917, were as follows, together with their respective terms of office:

W. T. Alexander, President, Winnipeg;	February 19th, 1917; March 14th, 1918.
J. G. Hargrave, Vice-Pres., Winnipeg;	" "
D. E. Sprague, Director, Winnipeg;	" "
E. L. Taylor, Director, Winnipeg;	" "
S. D. Lazier, Director, Belleville;	" "
Hon. A. C. Rutherford, Director, Edmonton;	" "
A. D. Carscallen, Director, Winnipeg;	" "
J. H. G. Russell, Director, Winnipeg;	" "
R. G. Affleck, Director, Winnipeg;	" "
W. T. Alexander, Manager, Winnipeg;	
F. H. Alexander, Director and Secretary, Winnipeg.	

A.—Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$2,426,750, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$	\$ c.	\$ c.	\$ c.
1. Fully called ..	24,075	100	2,407,500 00	2,407,500 00	.....
2. Partly called	192½	100	19,250 00	6,038 51	13,211 49
Totals.....	24,267½	.....	2,426,750 00	2,413,538 51	13,211 49

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, total paid thereon	\$2,407,500 00	
4. (d) Dividends declared in respect of (1), but not yet paid ..	60,187 50	
6. (f) Reserve fund	606,580 13	
8. (h) Instalment permanent stock (payable by fixed periodical payments): Total subscribed, \$19,250.00, on which has been paid	5,066 31	
10. (j) Unappropriated profits on (8)	972 20	
		\$3,080,306 14

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal, with accrued interest	\$683,658 10	
29. Debentures issued in Canada	972,068 72	
30. Interest due and accrued on (29)	19,880 20	
31. Debentures issued elsewhere than in Canada	541,489 72	
32. Interest due and accrued on (31)	4,411 16	
39. Due on loans in process of completion or to pay assumed mortgages ..	923 26	
40. Unclaimed dividends	1,949 16	
41. Other liabilities to public: Accounts payable	1,873 31	
42. (a) Loan repayments	1,711,977 52	
44. (c) Contingent Fund	150,000 00	
		4,088,231 15
Total liabilities		\$7,168,537 29

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation:

1. (a) Office premises situate as follows:	
3. (i) At Winnipeg, H. O. held in freehold	\$327,504 16
5. (b) Freehold land (including buildings), other than fore-going ..	873,618 34
	\$1,201,122 50

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	5,082,948 45
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C.—Debts not above enumerated for which the Corporation holds securities as follows:

20. (h) Debts secured only by permanent stock or shares of the Corporation	\$28,068 71
22. (j) Debts secured by hypothecated stock, etc.	130,074 51
23. (k) Debts secured by other collateral	28,127 55
	186,270 77

BALANCE SHEET.—Continued.

E.—Cash.

31. (a) On hand in head office and branches	\$61,265 83	
32. (b) In banks in Canada	228,957 89	
In banks in England	11,760 15	
		\$301,983 87

F.—Assets not hereinbefore mentioned.

37. (a) Bank and company stock and bonds with interest accrued	\$165,507 60	
38. (b) Sundry accounts due Company	4,471 89	
39. (c) Commission and suspense expense account	50,024 29	
40. (d) Office furniture and fixtures, head office and branches	36,402 65	
41. (e) Charter and license	6,452 92	
42. (f) Owing to Company on share of head office property ..	133,352 35	
		396,211 70
Total assets		\$7,168,537 29

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1916.

	(Col. 1.)	(Col. 4.)
2. (i) Cash on hand		\$51,809 10
(ii) In bank		247,646 74

B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on permanent capital		703 50
---	--	--------

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal		483,269 86
11. (ii) Interest	\$177,275 30	177,275 30
(b) On other securities:		
13. (i) Principal		4,465 00
(ii) Interest or dividends	20,904 95	20,904 95

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales		24,648 08
17. (b) Rents		31,460 18

F.—Borrowed Money.

26. (b) Borrowed by taking deposits, including interest credited		1,978,034 23
27. (c) Borrowed on debentures, including renewals		396,453 51

G.—Receipts from Other Sources.

30. (a) Advances to agents		808 37
(b) Sundry accounts		4,740 20
Total		\$3,422,219 02

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums loaned or invested on Capital Account.

	(Col. 1.)	(Col. 4.)
1. Loaned on mortgages of realty		\$131,062 60
(b) Loaned or invested in other securities:		
2. (i) Invested in stocks and bonds		30,751 00
3. (ii) Loaned on stocks and other collateral		2,525 00
6. (c) Real estate, insurance, taxes, repairs, etc.		72,542 32

B.—Expended on Stock Account.

8. Dividends on permanent stock		156,234 15
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C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits: Principal, \$2,099,925.98; interest, \$23,971.54	\$23,971 54	2,099,925 98
20. (c) Debentures issued in Canada: Principal, \$140,728.00; interest, \$72,625.37	72,625 37	140,728 00
21. (d) Debentures issued elsewhere: Principal, \$236,130.69..		236,130 69
		96,596 91

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$74,450 17	
26. (b) Commission or brokerage	9,473 07	
28. (d) Stationery, postage, printing and advertising	11,856 34	
29. (e) Law costs	3,311 80	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	26,209 23	
31. (g) Travelling expenses	8,992 22	
32. (h) Registration fees, Government and War Revenue Taxes	9,117 43	
33. (i) Other management expenditure	7,603 51	
		151,013 77

E.—Other Expenditure, viz.:

34. (a) Furniture and fixtures		525 25
35. (b) Commission, suspense account		2,649 48

F.—Balance.

37. (a) Cash on hand and in banks		301,533 87
---	--	------------

Total \$3,422,219 02

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$247,560.00; issued elsewhere, \$223,136.66.
2. Amount of other existing obligations which will mature in 1918: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: Exclusive of loans, none.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, 3.5%; on debentures, 5.174%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 9.43%; (b) 4.53%.
(ii) Not owned beneficially: (a) None; (b)

6. Of the mortgages owned beneficially by the Corporation, \$129,225.00 is on realty situate in Ontario, and \$4,953,706.14 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: \$365,528.55.
 - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., 78; amount, \$106,492.50.
 - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$12,000,000.00.
 - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? When loans are made and later as directors deem necessary.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Employees holding responsible positions from \$1,000 to \$5,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 31st, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: D. A. Pender, Cooper, Slasor & Co.
For 1918: D. A. Pender, Slasor & Co.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? July 2nd, 1917, and January 2nd, 1918, 5%.
16. What is the date appointed for the Annual Meeting? March 14th, 1918. Date of last Annual Meeting? February 19th, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE LONDON LOAN AND SAVINGS COMPANY OF CANADA.

Head Office, London, Ont.

Incorporated under the Building Societies Act (Consol. Stat. U.C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Middlesex, 2nd May, 1877.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the London Loan and Savings Company of Canada, of London, Ontario, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 220 Dundas Street, in the City of London, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

G. G. McCormick, President, London;	February 8th, 1917; February 14th, 1918.
Thomas Baker, 1st Vice-President, London;	" "
W. E. Robinson, 2nd Vice-President, London;	" "
Chas. R. Hunt, Director, London, Ont.;	" "
M. J. Kent, Managing Director, London;	1st May, 1877, at discretion of Directors.

A.—Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1917.			Total amount of actual payments thereon.	Total amount unpaid.
	No. of shares.	Par value.	—		
1. Fully called stock.....	20,000	\$ 50	\$ 1,000,000	\$ c. 887,398 88	\$ c. 112,601 12
	20,000	.....	1,000,000	887,398 88	112,601 12

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called,	
total paid thereon	\$887,398 88
4. (d) Dividends declared in respect of (1)	13,309 57
5. (e) Unappropriated profits in respect of (1)	1,924 74
6. (f) Reserve fund in respect of (1)	340,000 00
7. (g) Contingent fund in respect of (1) bonus	3,464 59
	\$1,246,097 78

Liabilities to the Public.

27. Deposits, right reserved to require 30 or more days' notice of any withdrawal	\$609,653 39
29. Debentures issued in Canada	436,812 50
30. Interest due and accrued on (29)	8,284 73
31. Debentures issued elsewhere than in Canada	663,331 62
32. Interest due and accrued on (31)	3,603 76
41. Other liabilities to the public, viz.:	
42. Accrued charges	1,203 57
	1,722,889 57
Total liabilities	
	\$2,968,987 35

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At London, Ont., held in freehold	\$63,000 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land	\$2,002,526 00
10. (b) Debts secured by mortgaged land held for sale	17,167 00
	2,019,693 00
12. (d) Of the debts mentioned in item 9, the sum of \$32,365.00 is due by directors or officers of the Corporation (not extended).	

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by municipal bonds or debentures ..	\$5,399 00
16. (d) Debts secured by Loan Corporation debentures	27 00
17. (e) Debts secured by Dominion Government stock or bonds	43,413 00
19. (g) Debts secured by stocks or bonds of other governments ..	260,912 00
20. (h) Debts secured only by permanent stock or shares of the Corporation	51,374 00
22. (j) Debts secured by other stocks	2,282 00
23. (k) Debts secured by Anglo-French bonds	560 00
24. (l) Debts secured by S. Bk. deposit, No. 43	30 00
	363,997 00

BALANCE SHEET.—Continued.

D.—Unsecured Debts.

27. (a) Rents due and accrued	1,386 10
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E.—Cash.

31. (a) On hand	\$12,002 24	
32. (b) In bank in England	\$217,116 47	
In banks in United States	803 80	
	<u>\$217,920 27</u>	
Less debit at bank, London, Canada.	48,660 26	
	<u>169,260 01</u>	181,262 25

F.—Assets not hereinbefore mentioned.

37. (a) Loan companies' stocks owned	\$339,619 00	
38. (b) Stock transfer stamps	30 00	
	<u>339,649 00</u>	
Total assets		\$2,968,987 35

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

(Col. 1.) (Col. 4.)

(b) Cash (not already shown under (1):		
2. (i) On hand	\$19,233 39	
3. (ii) In banks	<u>326,467 06</u>	\$345,700 45

B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock capital	3,115 11
---	----------

C.—Receipts on account of Investments, Loans or Debts.

(a) Mortgages of realty:

10. (i) Principal	\$254,734 20	
11. (ii) Interest	<u>174,481 53</u>	429,215 73

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents from London Loan Block	6,602 96
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits	\$1,753,635 73	
27. (c) Borrowed on debentures	<u>126,562 53</u>	1,880,198 26

G.—Receipts from other sources, viz.:

30. (a) Sundry cash items	638 89	
(b) Safety deposit vault rents	240 40	
(c) Exchange, discount on Government bonds	4,382 76	
Attendances re Imperial mortgages and sundry collections	<u>1,123 15</u>	6,385 20

Total	\$2,671,217 71
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CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 4.)
1. (a) Loaned on mortgages of realty, etc.	\$312,035 40	
(b) Loaned or invested in other securities. Included in No. 1		
7. (d) Incumbrances on realty paid off (taxes on Com- pany's building), \$2,099.19.		
Loss on mortgages	22,407 29	
		\$334,442 69

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$53,151 82	
(a) Bonus paid on joint stock capital	10,685 41	
		63,837 23

C.—Borrowed Money (other than foregoing) or interest thereon paid.

19. (b) Deposits: Principal, \$1,728,470.55; interest, \$20,113.02.	\$1,748,583 57	
20. (c) Debentures issued in Canada: Principal, \$187,508.08; interest, \$28,365.95	215,874 03	
21. (d) Debentures issued elsewhere: Principal, \$55,917.96; interest, \$33,924.80	89,842 76	
		2,054,300 36

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$14,793 40	
26. (b) Commission or brokerage	1,123 63	
28. (d) Stationery, postage, printing and advertising	868 87	
30. (f) Rent (other than in 7 and 32) and rates	2,000 00	
Taxes	9,212 99	
31. (g) Travelling expenses	50 80	
32. (h) Registration fees	205 00	
33. (i) Other management expenditure	915 98	
		29,170 67

E.—Other Expenditures, viz.:

36. (c) Expenses to London Loan building, including fuel ..	\$6,038 93	
Red Cross, Patriotic Fund and Halifax Relief	800 00	
Interest	1,365 58	
		8,204 51

F.—Balance.

37. (b) Cash on hand and in banks	181,262 25	
Total	\$2,671,217 71	

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$171,340.00; issued elsewhere, \$58,424.33.
2. Amount of other existing obligations which will mature in 1918: None save deposits, rents, taxes, etc.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: Estimated at \$300,000 but none collectible till 9 months' after the war, owing to Mortgagors' Relief Act.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, 4%; on debentures, 5¼%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 7.00%; (b) 6.00%.
(ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$2,002,526.00 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially: \$22,407.29.
(ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No. 3; amount, \$10,938.00.
(ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$4,120,040.00.
(ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Lands when loans made, and mortgages yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$10,000.00; Teller, \$10,000, and other officers, \$8,000; in all \$28,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Partly private, principally Guarantee Company.
13. Date when the accounts of the Corporation were last audited: 31st December, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: A. Screaton and W. B. Wartman.
For 1918: Not yet appointed.
15. What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively? January 2nd, April 1st, July 3rd, October 1st, 1½% each, rate 6% per annum and bonus 1% per annum.
16. What is the date appointed for the Annual Meeting? 2nd Thursday in February.
Date of last Annual Meeting? February 8th, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE MIDLAND LOAN AND SAVINGS COMPANY.

Head Office, Port Hope, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, Consol. Stat. U.C., Chap. 53, by declaration filed with the Clerk of the Peace for the United Counties of Northumberland and Durham, 5th July, 1872. (Decl. Book, II., 127.)

The Corporate name was, by Order-in-Council of Ontario, 21st June, 1876 (*Ibid*), changed to the Midland Loan and Savings Company.

A by-law altering the amount of the Capital stock and par value of the share was, pursuant to the Loan Corporations Act, approved by Order-in-Council of Ontario, 3rd October, 1900.

The borrowing and lending powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition off affairs of the Midland Loan and Savings Company, of Port Hope, Ont., at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Walton Street, in the Town of Port Hope, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

- William Henwood, President, R.M.D. No. 1, Port Hope, Ont.; 2nd August, 1912; 5th February, 1918.
- Thomas Wickett, Vice-Pres., Port Hope, Ont.; 28th April, 1916; "
- Henry Mulligan, Director, Millbrook, Ont.; 20th Nov., 1908; "
- Thomas Roberts, Director, R.M.D. No. 1, Port Hope, Ont.; 1st February, 1910; "
- A. Melville Westington, Director, Canton, Ont.; 7th December, 1917; "
- J. H. Helm, Manager, Port Hope, Ont.; 1st January, 1905.

A.—Permanent capital stock: Total amount authorized, unlimited; total amount subscribed, \$360,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting at 31st December, 1917.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation
	No. of shares.	Par value.	—		
1. Fully called.....	36,000	\$ 10	\$ 360,000	\$ 360,000 c.	00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1917.

(not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$360,000; total paid thereon	\$360,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid ..	14,487 60	
5. (c) Unappropriated profits in respect of (1)	21,473 77	
6. (f) Reserve fund in respect of (1)	265,000 00	
		\$660,961 37

Liabilities to the Public.

27. Deposits (including Unclaimed Deposits): Right reserved to require 30 days' notice of any withdrawal ..	\$358,301 54	
28. Interest on deposits, due or accrued or capitalized	12,939 81	
29. Debentures issued in Canada	514,459 14	
30. Interest due and accrued on (29)	12,214 70	
		\$97,915 19
Total liabilities		\$1,558,876 56

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Port Hope, held in freehold	\$5,000 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$994,929 79	
11. (c) Interest due and accrued on item 9 and not included therein	22,080 50	
		1,017,010 29

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by Municipal Bonds or Debentures ..	\$24,100 00	
20. (h) Debts secured only by permanent stock or shares of the Corporation	2,203 85	
22. (j) Government and Municipal Bonds owned by the Cor- poration ..	367,985 92	
26. (n) Interest due or accrued on items 14 to 25 and not included therein	7,237 30	
		401,527 07

D.—Unsecured Debts.

27. (a) Rents due and accrued on Company's properties	72 65
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BALANCE SHEET.—Continued.

E.—Cash.

31 (a) On hand	\$5,137 24	
32. (b) In banks	130,129 31	
		\$135,266 55
Total assets		\$1,558,876 56

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1916.

(Col. 3. (Total Col. 4.)

1. (b) Cash not already shown under (1):		
2. (i) On hand	\$3,358 18	
3. (ii) In bank	67,737 32	
		\$71,095 50

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal	\$157,581 36	
11. (ii) Interest	73,926 63	
(b) On loans on shares of the Corporation:		
12. (i) Principal	1,424 55	
13. (ii) Interest	137 12	
(c) Call loans on Municipal Bonds:		
14. (i) Principal	1,467 00	
15. (ii) Interest	1,117 00	
(d) Government and Municipal Bonds owned by the Corporation:		
15½. (i) Principal	26,787 94	
(ii) Interest	15,898 92	
		278,340 52

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents	152 00
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits	\$465,227 12	
27. (c) Borrowed on debentures	119,485 81	
		584,712 93

G.—Receipts from Other Sources.

30. (a) Sundry receipts and inspection fees	\$1,179 21	
(b) Bank interest	1,522 14	
(c) Real estate held for sale	6,312 04	
		9,013 39
Total		\$943,314 34

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 3.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty	\$67,758 54	
(b) Loaned or invested in other securities, viz.:		
2. (i) Shares of the Corporation	530 00	
3. (ii) Call loans on municipal bonds	1,117 00	
4. (iii) Government and Municipal Bonds owned by the Corporation	117,908 85	
5. (iv) Real Estate held for sale	1,313 79	
		<u>\$188,628 18</u>

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	28,728 40
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits:		
Principal ..	\$456,482 45	
Interest ..	110 10	
20. (c) Debentures issued in Canada:		
Principal ..	98,458 28	
Interest ..	23,565 78	
		<u>578,616 61</u>

D.—Management Expenses (other than foregoing):

24½. Subscription to British Red Cross Society	\$250 00	
25. (a) Salaries, wages and fees	7,680 42	
26. (b) Commission and brokerage	431 50	
28. (d) Stationery, postage, printing and advertising	389 59	
30. (f) Fuel (other than in 7 and 32), rates and light	177 02	
31. (g) Travelling expenses	379 68	
32. (h) Registration fees	130 00	
33. (i) Other management expenditure	263 10	
		<u>9,701 31</u>

E.—Other Expenditure, viz.:

34. (a) Ontario Government tax	\$911 50	
35. (b) Municipal tax	225 09	
26. (c) Dominion Government tax	1,001 01	
36½. Company's office building	235 69	
		<u>2,373 29</u>

F.—Balance.

37. (a) Cash on hand and in bank	135,266 55
Total ..	<u>\$943,314 34</u>

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$108,991.31; issued elsewhere: None.
2. Amount of other existing obligations which will mature in 1918: None.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$254,045.74.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, 3.62%; on debentures, 4.78%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 7.08%; (b) 5.78%.
(ii) Not owned beneficially: (a) None; (b) 6.00%.
6. Of the mortgages owned beneficially by the Corporation, \$994,929.79 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially: \$126.21.
(ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No. 3; amount, \$2,003.76.
(ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$2,825,000.00.
(ii) Not so owned:
11. How often are the securities held by the Corporation valued? Once each year.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$6,000; Assistant Manager, \$3,000; Teller and Accountant, \$3,000; Mortgage Clerk, \$1,000; Ledger Keeper, \$1,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: December 30th, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: Henry White and Norman S. Choate.
For 1918: Not appointed until Annual Meeting.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? January 2nd, 1917, at 4%; July 3rd, 1917, at 4%.
16. What is the date appointed for the Annual Meeting? First Tuesday in February.
Date of last Annual Meeting? February 6th, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE OXFORD PERMANENT LOAN AND SAVINGS SOCIETY.

Head Office, Woodstock, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Buildings Societies Act, Consol. Stat. U.C., chapter 53, by declaration filed with the Clerk of the Peace for the County of Oxford, on the 27th October, 1865. (Decl. Book I, 25.) The original corporate name was "The Oxford Permanent Building and Savings Society."

By Order-in-Council of Ontario, dated 23rd September, 1878, the corporate name was changed to the Oxford Permanent Loan and Savings Society.

A by-law altering the amount of the capital stock was, pursuant to the Loan Corporations Act, approved by Order-in-Council, 27th May, 1905.

The borrowing and the lending powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Oxford Permanent Loan and Savings Society, of Woodstock, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 388 Dundas Street, in the City of Woodstock, in the Province of Ontario.

The Board is constituted of six directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

H. J. Finkle, President, Woodstock;	February 22nd, 1917; February 27th, 1919.
John White, Vice-President, Woodstock;	" 25th, 1916; " 28th, 1918.
Dr. W. T. Parke, Director, Woodstock;	" 25th, 1916; February 28th, 1918.
Stevenson Dunlop, Director, Woodstock;	November 16th, 1916; " 28th, 1918.
Malcolm Douglas, Managing Director and Secretary, Woodstock;	February 22nd, 1917; " 27th, 1919.

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$300,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting at 31st December, 1917.			Total amount of actual payments thereon	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
1. Fully called stock.....	5,466	\$ 50	\$ 273,300	\$ 273,300	.....
2. Partly " "	534	50	26,700	5,340	.....
3. Paid in advance of calls .....	.....	.....	.....	13,000	8,360
Totals.....	6,000	.....	300,000	291,640	8,360

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$273,300; total paid thereon	\$273,300 00	
2. (b) Ordinary joint stock capital, 20 per cent. called; total called, \$5,340; total paid thereon	5,340 00	
3. (c) Joint stock capital paid in advance of calls	13,000 00	
4. (d) Dividends declared in respect of (1), (2) and (3), but not yet paid ..	10,309 27	
6. (f) Reserve fund in respect of (1), (2) and (3)	144,300 00	
7. (g) Contingent fund in respect of (1), (2) and (3) ...	1,000 00	
		\$447,249 27

Liabilities to the Public.

27. Deposits (including unclaimed deposits): Right reserved to require 30 days' notice of any withdrawal ..	357,242 02	
29. Debentures issued in Canada	241,321 68	
30. Interest due and accrued on (29)	5,233 70	
41. Other liabilities to the public, viz.:		
42. (a) Sundry accounts and balances	261 95	
		604,059 35
Total liabilities		\$1,051,308 62

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Woodstock, held in freehold	\$6,500 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	707,215 54
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C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures ...	\$85,402 89	
16. (d) Debts secured by Loan Corporation's debentures ..	4,367 25	
17. (e) Debts secured by Dominion Government stock or bonds	45,169 98	
18. (f) Debts secured by stocks or bonds of any of the Provinces of Canada	29,622 32	
19. (g) Debts secured by stock or bonds of other governments	28,925 19	
20. (h) Debts secured only by permanent stock or shares of the Corporation	16,654 39	
22. (j) Debts secured by stock of other corporations	1,154 10	
		211,296 12

D.—Unsecured Debts.

27. (a) Rents, office building	69 08
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BALANCE SHEET.—Continued.

E.—Cash.

31. (a) On hand	\$3,643 74	
32. (b) In banks	89,537 51	
		\$93,181 25

F.—Assets not hereinbefore mentioned.

37. (a) Permanent stock of other corporations	33,046 63	
Total assets		\$1,051,308 62

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

(a) Cash (not already shown under (1)):

	(Col. 1.)	(Total Col. 4.)
2. (i) On hand	\$1,066 42	
3. (ii) In bank	55,892 53	
		\$56,958 95

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal	\$76,083 78	
11. (ii) Interest	44,381 04	
(b) On other securities:		
12. (i) Principal	37,505 57	
13. (ii) Interest or dividends	12,115 35	
		170,085 74

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents	451 00
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E.—Miscellaneous.

18. (a) Commission, brokerage	73 90
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits	492,659 60	
27. (c) Borrowed on debentures	80,509 67	
		573,169 27

G.—Receipts from Other Sources.

30. (a) Bank interest	\$1,823,36	
(b) Stock transfer fees	72	
		1,824 08
Total		\$802,562 94

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty	\$30,228 50	
(b) Loaned on or invested in other securities, viz.:		
2. (i) On capital stock of this Corporation	1,100 00	
3. (ii) On debentures of this Corporation	5,288 26	
4. (iii) On war loan and municipal debentures	82,030 16	
7. (c) Insurance or taxes advanced on property mortgaged to the Corporation	694 51	
		\$119,341 43

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	20,386 55
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account: Principal and interest	\$36 08	
19. (b) Deposits: Principal and interest	469,041 94	
20. (c) Debentures issued in Canada:		
Principal	82,274 67	
Interest	10,440 47	
		561,793 16

D.—Management Expenses (other than the foregoing).

25. (a) Salaries, wages and fees	\$5,372 00	
26. (b) Commission or brokerage	28 80	
28. (d) Stationery, postage, printing and advertising	480 23	
29. (c) Law costs	3 00	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	1,732 12	
32. (h) Registration fees	105 00	
33. (i) Other management expenditure, repairs	138 68	
		7,859 83

E.—Other Expenditures, viz.:

34. (a) Transfer fees	72
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F.—Balance.

37. (a) Cash on hand and in bank	93,181 25
Totals	\$802,562 94

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$72,222.70; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1918: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$104,701.23.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, 3.50%; on debentures, 4.263%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 6.005%; (b) 5.945%.
(ii) Not owned beneficially: (a) None; (b) none.

6. Of the mortgages owned beneficially by the Corporation, \$707,215.54 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: None.
 - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., none; amount, ...
 - (ii) Not so owned: No., ...; amount, ...
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$1,599,625.00.
 - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Half yearly by the Manager, yearly by the Directors.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager for \$10,000 and Book-keeper for \$2,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? By Guarantee Company.
13. Date when the accounts of the Corporation were last audited: As at 31st December, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: H. B. Sproat and M. J. Brophy, Woodstock.
For 1918: Not yet appointed.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? 2nd January and 3rd July, 7% per annum.
16. What is the date appointed for the Annual Meeting? 4th Thursday in February.
Date of last Annual Meeting? February 22nd, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE LONDON AND CANADIAN LOAN AND AGENCY COMPANY.

Head Office, Toronto, Ontario.

CONSTATING INSTRUMENTS.

1863. The Company was incorporated in 1863 by Special Act of the Province of Canada, 27 V., c. 50, which has from time to time been amended by six special Acts of the Dominion of Canada, viz.:

1872. 35 V., c. 108 (D).
 1873. 36 V., c. 107 (D).
 1876. 39 V., c. 60 (D).
 1879. 42. V., c. 75 (D).
 1889. 52 V., c. 93 (D).
 1891. 54-5 V., c. 114 (D).

For the lending powers of the Company see 27 V. (1863), c. 50 (Province of Canada), secs. 3 and 4; 35 V. (1872), c. 108 (D), sec. 5; also sec. 6 as amended by 36 V. (1873), c. 107 (D), sec. 8; 36 V. (1873), c. 107 (D), sec. 9, and 35 V. (1872), c. 108 (D), sec. 7 as amended by 36 V. (1873), c. 107 (D), s. 10. See Statutes of Canada, 1899, 62 V. c. 117.

For the borrowing powers of the Company see 27 V. (1863), c. 50, (Province of Canada), s. 5, as amended by 36 V. (1873), c. 107 (D), sec. 1; 35 V. (1872), c. 108 (D), s. 8, as amended by 39 V., c. 50 (D), sec. 1; 54-5 V. (1891), c. 114 (D), s. 2. (Issue of debenture stock.)

ANNUAL STATEMENT

Of the conditions and affairs of The London and Canadian Loan and Agency Company (Ltd.), of Toronto, Ont., at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 51 Yonge Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation as at the 31st December, 1917, were as follows, together with their respective terms of office:

Thomas Long, President, Toronto;	14th February, 1917; 13th February, 1918.
Casimir S. Gzowski, Vice-President, Toronto;	" "
Colin M. Black, W.S., Director, Edinburgh, Scotland;	" "
A. H. Campbell, Director, Toronto;	" "
Charles C. Dalton, Director, Toronto;	" "
William C. Noxon, Director, Toronto;	" "
Goldwin Larrat Smith, Director, Toronto;	" "
Vernon B. Wadsworth, Manager, Toronto.	
William Wedd, Jr., Secretary, Toronto.	

A.—Permanent Capital Stock: Total amount authorized, \$2,000,000; total amount subscribed, \$1,250,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Private Acts.

Last call made: Date, 2nd January, 1914; rate per cent., 20 per cent. of new issue of 5,000 shares; gross amount, \$50,000; amount paid thereon, \$50,000.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
Fully called	25,000	\$ 50	\$ 1,250,000	\$ 1,250,000	Nil

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$1,250,000; total paid thereon	\$1,250,000 00
4. (d) Dividends declared in respect of (1)	25,000 00
5. (e) Unappropriated profits in respect of (1)	21,997 15
6. (f) Reserve fund in respect of (1)	850,000 00
	\$2,146,997 15

Liabilities to the Public.

31. Debentures issued in Canada, payable elsewhere	\$2,142,963 64
32. Interest due or accrued on (31)	50,287 00
35. Debenture stock issued in Canada, payable elsewhere ..	414,445 33
36. Interest due and accrued on (35)	2,089 00
41. Other liabilities to the public, viz.:	
42. (a) Sterling certificates, payable at fixed dates	79,626 79
43. (b) Interest due and accrued on 42 (a)	1,956 00
44. (c) Currency certificates: Payable at fixed dates	8,716 67
Sundry creditors	8,863 17
	2,708,947 60

Contingent liabilities (not extended), \$58,058.91.

Total actual liabilities\$4,855,944 75

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially, by Corporation.

5. (b) Freehold lands (including buildings)	\$18,415 00
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B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages on land	\$4,071,214 65
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10. (b) Debts secured by mortgaged land held for sale	\$10,090 00	
(bb) Debts secured by land held by Company as mortgagee in possession, or secured by land for the rents and profits of which the Company is accountable	21,225 00	
11. (c) Interest due and accrued on items 9 and 10 and not included therein	165,052 67	
		\$4,267,582 32

C.—Debts not above enumerated for which the Corporation holds securities as follows:

22. (j) Municipal bonds or debentures owned by Company..	\$170,201 29	
23. (k) School debentures owned by Company	17,857 69	
24. (l) Dominion Government and other War Loan bonds owned by the Company	133,066 64	
25. (m) Debts secured by hypothecation of stocks, etc.	17,384 25	
26. (n) Interest due or accrued on items 22 to 25 and not included therein	8,018 59	
		346,528 46

E.—Cash.

32. (b) In banks in Canada and England	\$223,418 97	
Total assets	\$4,855,944 75	

Contingent assets (not extended), \$58,058.91.

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1916.

	Col. 1.	Total Col. 4.
2. (b) Cash (not already shown under (1)):		
3. (ii) In banks		\$112,722 84

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal		869,058 44
11. (ii) Interest	\$353,127 21	353,127 21
(b) On other securities:		
12. (i) Principal		143,979 43
13. (ii) Interest or dividends	21,036 39	21,036 39

F.—Borrowed Money.

27. (c) Borrowed on debentures and certificates at fixed dates	331,211 05
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G.—Receipts from other sources.

30. (a) Profit on sterling exchange	9,259 15
(b) Sundry creditors	3,957 10
Total	\$1,844,351 61

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Total Col. 4.
1. (a) Loaned on mortgages of realty		\$716,620 02
(b) Loaned or invested in other securities, viz.:		
2. (i) Municipal and other debentures purchased ..		31,189 37
3. (ii) Loans on stocks, bonds, etc.		67,542 80
6. (c) Real Estate (amount written off)		8,334 63

B.—Expended on Stock Account.

8. Dividends paid on permanent stock (including amount reserved in 1916)	\$100,000 00	100,000 00
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account, interest	143 35	143 35
21. (d) Debentures, etc., issued in Canada, payable elsewhere: Principal		509,301 04
Interest on debentures, debenture stock, etc.	131,074 18	131,074 18

D.—Management Expenses (other than foregoing).

25. (a) Salaries and directors' fees, Ontario, Manitoba and Saskatchewan ..	28,134 37	
26. (b) Commission on debentures issued and renewed, and loans made and renewed, etc.	3,242 81	
27. (c) Agency charges, British directors' fees, etc.	1,817 28	
28. (d) Stationery, postage, printing, advertising, etc.	3,763 01	
29. (e) Law costs	350 14	
30. (f) Fuel, rent, taxes (other than on 7 and 32), rates, etc.	3,684 00	
31. (g) Travelling expenses, inspection, etc.	1,812 27	
32. (h) Registration fees, Loan Corporations Act, Ontario ..	205 00	
33. (i) Other management expenditure, auditors' fees	800 00	
		43,308 33

E.—Other Expenditures, viz.:

34. (a) Dominion, Provincial and Municipal and War taxes.	\$8,208 32	
35. (b) Instalment paid on subscriptions to Patriotic, Red Cross and Hospital funds	3,010 00	
36. (c) Bonuses to staff	1,650 00	
		12,868 32

F.—Balance.

37. Cash in various banks in Canada and England		223,418 97
Total ..		\$1,844,351 61

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures, etc., maturing in 1918: Issued and payable in Canada, \$8,716.00; issued in Canada and payable elsewhere, \$501,286.00.
2. Amount of other existing obligations which will mature in 1918: None.
3. Amount of securities held by the corporation which will mature and become payable to the Corporation in 1918: \$641,203.00.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, no deposits taken; on debentures, 4 9-10%; on debenture stock, 4%.

5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) $7\frac{1}{8}\%$; (b) about $5\frac{1}{2}\%$.
 - (ii) Not owned beneficially: (a) $7\frac{1}{2}\%$; (b)
6. Of the mortgages owned beneficially by the Corporation, \$1,095,942.00 is on realty situate in Ontario, and \$3,025,003.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$11,111 is on realty situate in Ontario, and \$46,947.00 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: \$8,384.00.
 - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., 16; amount, \$32,741.00.
 - (ii) Not so owned: No., 1; amount, \$11,111.00.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: About \$9,000,000.00.
 - (ii) Not so owned: About \$130,000.
11. How often are the securities held by the Corporation valued? Yearly or oftener as required.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All officers of the Company and solicitors and Inspectors in the Northwest.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when accounts of the Corporation were last audited: Accounts monthly—last full yearly audit, 31st December, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: James George, F.C.A., Can.; Rutherford Williamson, C.A., Toronto.
For 1918: Not yet appointed.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? January, April, July and October, 2% on each occasion.
16. What is the date appointed for the Annual Meeting? 13th February, 1918. Date of last Annual Meeting? 14th February, 1917.
17. Special General Meetings held in 1917: Dates, ...

THE PEOPLE'S LOAN AND SAVINGS CORPORATION.

Head Office, London, Ont.

Incorporated under The Building Societies Act, R.S.O., 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Middlesex, on 22nd June, 1892. (Decl. Book I., 75.)

The lending and borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The People's Loan and Savings Corporation, at 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 428 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

W. F. Roome, M.D., President, London, Ont.;	Feb. 21st, 1917; Feb. 20th, 1918.
A. A. Campbell, Vice-President, London, Ont.;	" "
W. H. Moorehouse, M.D., Director, London, Ont.;	" "
Wm. Spittal, Director, London, Ont.;	" "
Malcolm McGugan, Director, Mt. Brydges, Ont.;	" "
Fred. G. Rumball, Director, London;	" "
A. W. Peene, Director, Hamilton;	" "
A. A. Campbell, Managing Director, London, Ont.;	" "
Wm. Spittal, Secretary-Treasurer, London, Ont.	

A.—Capital stock: Total amount authorized, \$5,000,000; total amount subscribed, permanent stock, \$500,000.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and sub- sisting at 31st December, 1917.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called.....	4,698	\$ 100	\$ 469,800	\$ 469,800 00	c.
3. Instalment stock (payable by fixed periodical payments and still in process of pay- ment)	302	100	30,200	11,077 94	\$ 19,122 06
Totals	5,000	.....	500,000	480,877 94	\$ 19,122 06

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called: Total called, \$500,000.00; total paid thereon	\$480,877 94	
5. (e) Unappropriated profits in respect of (1)	949 68	
6. (f) Reserve fund in respect of (1)	50,000 00	
		\$531,827 62

Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal)	\$236,192 42	
29. Debentures issued in Canada	134,866 51	
		371,058 93
Total liabilities		\$902,886 55

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) London, held in freehold	\$34,000 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$731,569 41	
10. (b) Debts secured by mortgaged land held for sale	23,592 47	
		755,161 88

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by Municipal bonds or debentures	22,061 96
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D.—Unsecured Debts and other assets.

27. (a) Office furniture—London, Windsor	\$3,318 44	
28. (b) Accrued rent, \$153.34; special loan, \$500.00	658 34	
29. (c) Auxiliary safes, \$208.00; suspense, \$100.00	308 00	
		4,284 78

E.—Cash.

32. (b) In banks in Canada	\$32,313 11	
35. In bank in London, England	64 82	
		32,377 93

F.—Assets not hereinbefore mentioned.

37. (a) Premier Trust share capital	55,000 00	
Total assets		\$902,886 55

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
3. (ii) In banks			\$22,635 77

B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock permanent capital..	.....	\$6,483 90	
5. (b) Premiums on (4) .....	.....	497 00	
			6,980 90

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:			
10. (i) Principal .....	.....	229,941 29	
11. (ii) Interest .....	.....	57,868 40	
(b) On other securities:			
12. (i) Principal Municipal Debentures. ....	.....	12,687 61	
			300,497 30

D.—Receipts from Real Estate owned beneficially by Corporation.

16. (a) Sales (not included in any of the foregoing items) .....	.....	\$20,227 06	
17. (b) Rents		2,357 71	
			22,584 77

E.—Miscellaneous.

19. (b) Premiums or bonus on loans			2,540 37
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits	\$880,207 98		
27. (c) Borrowed on debentures	31,303 94		
			911,511 92

G.—Receipts from other sources.

30. (a) Accrued rent		51 00	
(b) Forfeitures		8 97	
			59 97

Total			\$1,266,811 00
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CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	(Col. 3.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty			\$269,101 35
3. (ii) Accrued rent		\$158 34	
5. (iv) Municipal debentures		22,061 96	22,220 30
7. (d) Real estate			23,692 47

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$28,694 73		\$28,694 73
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C.—Borrowed Money.

19. (b) Deposits:			
Principal	829,685 47		
Interest	8,725 71		838,411 18
20. (c) Debentures issued in Canada:			
Principal	26,903 04		
Interest	6,626 16	.....	33,529 20

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	8,898 72		
26. (b) Commission or brokerage	2,074 31		
28. (d) Stationery, postage, printing and advertising	1,839 85		
29. (c) Law costs	156 65		
30. (f) Rent, taxes (other than in 7 and 32) ..	1,656 35		
31. (g) Travelling expenses	111 50		
32. (h) Registration fees, \$628.22; taxes, \$1,053.80; war taxes, \$783.60	2,465 62		
33. (i) Other management expenses, \$314.83; Red Cross	539 83	.....	17,742 83

E.—Other Expenditures, viz.:

34. (a) Insurance	\$310 50		
35. (b) Office furniture—London and Windsor.	718 44		
36. (c) Bank commission	12 07	.....	1,041 01

F.—Balance.

37. (a) Cash on hand, in banks and Trust Co... ..			32,377 93
Total			\$1,266,811 00

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$42,750; issued elsewhere, ...
2. Amount of other existing obligations which will mature in 1918: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$154,545.00.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, 4%; on debentures, 5¼%; on debenture stock, ...
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 7.7098%; (b) 6%.
(ii) Not owned beneficially: (a) Nil; (b) nil.
6. Of the mortgages owned beneficially by the Corporation, ... is on realty situate in Ontario, and is on realty situate elsewhere, nil.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and nil is on realty situate elsewhere, nil.

8. Loans written off or transferred to real estate account during 1917, viz.:
 (i) Funds or securities owned beneficially: \$18,243.87.
 (ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 (i) Owned beneficially: No., 6; amount, \$11,609.28.
 (ii) Not so owned: No.; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
 (i) Mortgages owned beneficially: \$1,812,295.00.
 (ii) Not so owned: Nil.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Managing Director, \$5,000.00; Secretary-Treasurer, \$5,000.00; Accountant, \$2,000.00; Clerk, \$1,000.00.
 (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: January 25th, 1918.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
 For 1917: O. H. Talbot, A. G. Talbot.
 For 1918: To be appointed February 20th, 1918.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? June 30th, and December 31st, 6%.
16. What is the date appointed for the Annual Meeting? February 20th, 1918. Date of last Annual Meeting? February 21st, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED.

Head Office, Toronto, Ontario.

CONSTATING INSTRUMENTS

Incorporated under the Building Society's Act (R.S.O. 1877, c. 164), by declaration filed with the Clerk of the Peace for the County of York, 17th September, 1879, with the corporate name of the Real Estate Loan and Debenture Company.—Dcl. Book II, p. 57.

Letters Patent of Canada (6th April, 1883) incorporating the Company under the Canada Joint Stock Companies Act, 1877, with the corporate name of the Real Estate Loan Company of Canada, Limited.—Lib. 85, folio 282, Office of the Registrar-General of Canada. The capital authorized by this instrument was \$2,000,000, being the capital of the said the Real Estate Loan and Debenture Company, with the same powers throughout Canada as now possessed by the said the Real Estate Loan and Debenture Company, and for the same purposes and objects, subject always to the provisions of the said last mentioned Act (Canada J. S. Co.'s Act, 1877), and with all such further powers, purposes and objects as are conferred upon Loan Companies incorporated under the provisions of the said last mentioned Act.

1884. Act of the Dominion of Canada, 47 V., c. 101 (D), respecting sales of assets.

Supplementary Letters Patent of Canada, 20th June, 1892, reciting By-law No. 62 of the Company, and (as therein provided), reducing the capital stock from \$2,000,000 to \$1,600,000.

1913. Act of the Dominion of Canada, 3-4 George V., c. 184, increasing capital stock to \$2,000,000 in shares of \$100 each par value.

ANNUAL STATEMENT

Of the condition and affairs of the Real Estate Loan Company of Canada (Limited), at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 2 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

M. H. Aikens, M.D., Pres., Burnhamthorpe;	7th Feb., 1917; 15th Feb., 1918.
E. Douglas Armour, K.C., Vice-Pres., Toronto;	" "
Edmund Wragge, Director, Toronto;	" "
Wm. A. Cooke, Director, Toronto;	" "
H. W. Mickle, Director, Toronto;	" "
E. L. Norton, Manager, Toronto.	

A.—Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Act or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
		\$	\$	\$ c.	\$ c.
1. Fully called stock.....	5,000	100	500,000	500,000 00	.....
Totals	5,000	.....	500,000	500,000 00	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$500,000; total paid thereon	\$500,000 00
4. (d) Dividends declared in respect of (1), but not yet paid	17,676 00
5. (e) Unappropriated profits in respect of (1)	2,754 52
6. (f) Reserve fund in respect of (1)	220,000 00
7. (g) Contingent fund in respect of (1)	40,000 00

C.—Liabilities to Stockholders or Shareholders (other than as shown under A or B), viz.:

26. On conversion of stock	60 00	\$780,490 52
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Liabilities to the Public.

27. Unclaimed deposits: Right reserved to require 30 days' notice on any withdrawal	\$257 33	
29. Debentures issued in Canada	50,037 86	
30. Interest due and accrued on (29)	675 30	
31. Debentures issued elsewhere than in Canada	589,081 53	
32. Interest due and accrued on (31)	3,903 28	
42. (a) Dominion Government taxes accrued	1,431 90	
		645,387 20
Total liabilities		\$1,425,877 72

BALANCE SHEET.—Continued.

Cr.	Assets.
I.—Assets of which the Corporation is the Beneficial Owner.	
A.—Immovable Property Owned Beneficially by Corporation.	
5. (b) Freehold land (including buildings)	\$89,445 36
B.—Debts secured by Mortgages of Land.	
9. (a) Debts (other than item 10) secured by mortgages of land	1,206,757 34
C.—Debts not above enumerated for which the Corporation holds securities as follows:	
14. (b) Municipal bonds or debentures owned by Company..	\$78,727 98
15. (c) Public School debentures owned by Company	11,550 80
17. (e) Dominion Government stock or bonds owned by Company	4,897 03
22. (j) Debts secured by loans on bonds and stocks	4,689 72
	99,865 53
E.—Cash.	
31. (a) On hand and agents' balances	\$449 57
32. (b) In banks	29,359 92
	29,809 49
Total assets	\$1,425,877 72

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.			
A.—Balance from 31st December, 1916.			
	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. Cash:			
2. (i) On hand			\$60 85
3. (ii) In banks			39,177 73
C.—Receipts on account of Investments, Loans, or Debts.			
(a) On mortgages of realty:			
10. (i) Principal			65,577 37
11. (ii) Interest			78,923 21
(b) On other securities:			
12. (i) Principal			32,639 64
13. (ii) Interest or dividends			3,189 80
C.—Unsecured Debts.			
D.—Receipts from Real Estate owned Beneficially by Corporation.			
17. (b) Rents			3,230 84

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

F.—Borrowed Money.			(Total Col. 4.)
27. (c) Borrowed on debentures			\$81,951 55
G.—Receipts from Other Sources.			
30. (a) Profit on exchange			603 99
(b) Dividends outstanding on 30th December, 1917			169 56
Total			\$305,524 54

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
I.—Expended on Corporation Account.			
1. (a) Loaned on mortgages of realty			\$36,747 00
(b) Loaned or invested in other securities, viz.:			
2. (i) On stocks and bonds			36,640 57
3. (ii) Invested in Municipal debentures			38,204 12
(c) Insurance or taxes advanced on property vested in the Corporation ..			6,178 10
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock		\$35,000 00	35,000 00
9. Dividends—unclaimed, 1917			93 06
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
18. (a) Bank account (principal and interest) ..			68 08
20. (c) Debentures issued in Canada: Principal, \$24,300; interest, \$2,452.35			26,752 35
21. (d) Debentures issued elsewhere: Principal, \$53,014.88; interest, \$28,308.64			81,323 52
D.—Management Expenses (other than foregoing):			
25. (a) Salaries, wages and fees			9,871 84
26. (b) Expenses of money borrowed			853 64
27. (c) Advances to agents			365 57
28. (a) Stationery, postage, printing and advertising			721 10
29. (e) Law costs			11 41
30. (f) Rent (other than in 7 and 32) and rates			698 25
32. (h) Registration fees, and City and Government taxes			1,931 01
33. (i) Other management expenditure, including Patriotic subscriptions			621 00

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

F.—Balance.		(Total Col. 4.)
37. (a) Cash on hand .....	.....	\$84 00
Cash in banks, Canada .....	.....	29,359 92
Total .....	.....	\$305,524 54

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

-
- Amount of debentures maturing in 1918: Issued in Canada, \$22,550.00; issued elsewhere, \$78,402.00.
 - Amount of other existing obligations which will mature in 1918: Nil.
 - Average rate of interest per annum paid by the Corporation during 1917:
On deposits, ...; on debentures, 4.83%; on debenture stock, ...
 - Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 7.7%; (b) 6.4%.
(ii) Not owned beneficially: (a) Nil; (b) Nil.
 - Of the mortgages owned beneficially by the Corporation, \$133,794.22 is on realty situate in Ontario, and \$1,067,763.60 is on realty situate elsewhere.
 - Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
 - Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially: \$29,709.60.
(ii) Not so owned: Nil.
 - Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., 18; amount, \$29,709.00.
(ii) Not so owned: No.; amount, ...
 - Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$2,250,000.
 - How often are the securities held by the Corporation valued? Yearly.
 - (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager and Agents at Winnipeg and Edmonton, \$5,000 each.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
 - Date when the accounts of the Corporation were last audited: 17th January, 1918.
 - Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: S. W. Black, H. D. Lockhart Gordon.
For 1918: S. W. Black, H. D. Lockhart Gordon.
 - What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively: 2nd January and 2nd July, 3½% each; 7% in all.
 - What is the date appointed for the Annual Meeting? 13th February, 1918. Date of last Annual Meeting? 7th February, 1917.
 - Special General Meetings held in 1917: Dates, nil.

THE ROYAL LOAN AND SAVINGS COMPANY.

Head Office, Brantford, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act (Consol. Stat. U. C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Brant, on the 24th March, 1876 (Decl. Book 1, 3.)

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, Chap. 184.

ANNUAL STATEMENT

Of the conditions and affairs of the Royal Loan and Savings Company of Brantford, Ontario, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario pursuant to the laws of the said Province.

The head office of the Corporation is at 38-40 Market Street, in the City of Brantford, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

Christopher Cook, President, Brantford;	February, 1917; February, 1918.
Charles B. Heyd, Vice-President, Brantford;	" "
A. J. Wilkes, K.C., Director, Brantford;	" "
A. K. Bunnell, F.C.A., Director, Brantford;	" "
Franklin Grobb, Director, Brantford;	" "
George Wedlake, Director, Brantford;	Sept. 12th, 1917;
W. G. Helliker, Manager and Secretary, Brantford.	" "

A.—Permanent capital stock: Total amount authorized, \$1,000,000.00; total amount subscribed, \$600,000.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1917.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock.....	12,000	\$ 50	\$ 600,000	\$ c. 600,000 00	\$ c.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$600,000.00; total paid thereon	\$600,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid	12,000 00	
6. (f) Reserve fund in respect of (1)	405,000 00	
10. (j) Profit and loss—balance carried forward	5,744 76	
		<u>\$1,022,744 76</u>

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal	\$526,802 78	
28. Interest on deposits, due or accrued or capitalized	2,443 65	
29. Debentures issued in Canada	988,278 00	
30. Interest due and accrued on (29)	22,463 37	
		<u>1,539,987 80</u>
Total liabilities		<u>\$2,562,732 56</u>

Cr. Assets,

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
(i) At Brantford (held in freehold)	\$50,000 00	
5. (b) Freehold land, other than foregoing	4,011 96	
		<u>\$54,011 96</u>

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$1,556,858 36	
10. (b) Debts secured by mortgaged land held for sale	4,349 53	
11. (c) Interest due or accrued on items (9) and (10) and not included therein	57,578 17	
		<u>1,618,786 06</u>

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by municipal bonds or debentures	\$175,319 43	
15. (c) Debts secured by Public School debentures	23,361 54	
17. (e) Debts secured by Government stock or bonds	105,310 46	
18. (f) Debts secured by stock or bonds of any of the Provinces of Canada	66,346 56	
19. (g) Debts secured by stocks or bonds of other Governments	68,107 57	
20. (h) Debts secured only by permanent stock or shares of the Corporation	19,837 26	
23. (k) Loans on stocks and debentures	20,003 19	
25. (m) Stocks owned by Company	320,483 50	
		<u>798,769 51</u>

BALANCE SHEET.—Continued.

Cr.

Assets.

D.—Unsecured Debts.

27. (a) Sundry items	\$86 36	86 36
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E.—Cash.

31. (a) On hand	\$10,965 31	
32. (b) In banks	80,113 36	
		91,078 67
Total assets	\$2,562,732 56	

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

(Total Col. 4.)

2. (i) On hand	\$10,115 36
3. (ii) In bank	49,570 80

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal		304,045 40
11. (ii) Interest		122,467 19
(b) On other securities:		
12. (i) Principal		147,437 35
13. (ii) Interest or dividends		42,105 21

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales (not included in any foregoing items)	12,331 99
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits	1,043,929 01
27. (c) Borrowed on debentures	251,371 25

G.—Receipts from other sources, viz.:

30. (a) Rent of office premises	1,330 00
(c) Sundry items	469 15
Total	\$1,985,172 71

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Total Col. 4.)
1. (a) Loaned on mortgages of realty	\$248,595 61
(b) Loaned or invested on other securities:	
2. (i) Municipal, School and Government Debentures	192,615 29
4. (iii) Loans on stocks and debentures	46,065 00
6. (c) Real estate purchased, transferred to property from loans	12,976 86
7. (e) Insurance or taxes advanced on property	1,280 41

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$48,013 00	48,013 00
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C.—Borrowed Money (other than foregoing) or Interest.

19. (b) Deposits:		
Principal	\$1,010,907 05	
Interest	16,527 01	
		1,027,434 06
20. (c) Debentures issued in Canada:		
Principal	\$243,673 39	
Interest	46,310 59	
		289,983 98

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	7,692 53
26. (b) Commission or brokerage exchange and insurance	2,982 11
28. (d) Stationery, postage, printing and advertising	1,086 30
29. (e) Law costs and solicitor's salary	406 00
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates, including Ont. Government tax	3,551 67
31. (g) Dominion War Revenue Tax	1,677 27
32. (h) Registration fees	175 00
33. (i) Other management expenditure, including new furniture and fixtures	2,023 97
Sundries	500 73

E.—Other Expenditure, viz.:

34. (a) Brant Patriotic Assn. and British Red Cross Funds	3,250 00
35. (b) Auditors, \$900; directors, \$2,701.00	3,601 00
36. (c) Valuator's costs, \$118.50; Guarantee Company, \$64.75	183 25

F.—Balance.

37. (a) Cash on hand and in banks	91,078 67
Total	\$1,985,172 71

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, \$141,901.38; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1918: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$139,637.00.

4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, 3.12%; on debentures, 4.94%.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 7.13%; (b) 5.80%.
(ii) Not owned beneficially: (a) All owned beneficially.
6. Of the mortgages owned beneficially by the Corporation, \$802,518.38 is on realty situate in Ontario, and \$754,339.98 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially: \$12,976.86.
(ii) Not so owned: All owned beneficially.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., 14; amount, \$14,190.62.
(ii) Not so owned: No., ...; amount, ...
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$4,718,375.00.
(ii) Not so owned: Nil.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$10,000.00; Accountant, \$5,000.00; Teller, \$2,500.00; Ledger-keeper, \$1,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: Up to December 31st, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: Fred. W. Frank and C. J. Parker, C.A., Brantford.
For 1918: Fred. W. Frank and C. J. Parker, C.A., Brantford.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? January 2nd, 1917, 2%; April 1st, 1917, 2%; July 2nd, 1917, 2%; October 1st, 1917, 2%.
16. What is the date appointed for the Annual Meeting? 2nd Wednesday in February.
Date of last Annual Meeting? February 13th, 1918.
17. Special General Meetings held in 1917: Dates, ...

THE WATERLOO COUNTY LOAN & SAVINGS COMPANY.

Head Office, Waterloo, Ontario.

CONSTATING INSTRUMENTS.

Incorporated by Letters Patent 7th April, 1913, under the Loan and Trust Corporations Act, 2 George V, 1912, chap. 34, now R.S.O. 1914, chap. 184.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chapter 184.

ANNUAL STATEMENT

Of the condition and affairs of the Waterloo County Loan and Savings Company of Waterloo, Ontario, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Erb Street, in the Town of Waterloo, in the Province of Ontario.

The Board is constituted of eleven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

Thos. Hilliard, President, Waterloo, Ont.;	8th February, 1917; 7th February, 1918.
Edward F. Seagram, Vice-President, Waterloo, Ont.;	" "
S. B. Bricker, Director, Waterloo, Ont.;	" "
F. S. Kumpf, Director, Waterloo, Ont.;	" "
Fred. Halstead, Director, Waterloo, Ont.;	" "
Dr. W. L. Hilliard, Director, Waterloo, Ont.;	" "
P. H. Sims, Director, Toronto, Ont.;	" "
Geo. D. Forbes, Director, Hespeler, Ont.;	" "
Thos. Trow, Director, Stratford, Ont.;	" "
M. M. Bricker, Director, Kitchener, Ont.;	" "
A. J. Kimmel, Director, Cobourg, Ont.;	" "
P. V. Wilson, Manager and Secretary, Waterloo, Ont., March 1st, 1913, date of annual Meeting.	

A.—Permanent capital stock: Total amount authorized, \$2,000,000.00; total amount subscribed, \$482,600.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent Capital Stock created by virtue of Loan and Trust Corporations Act.

Description.	Total amount issued and subsisting at 31st Dec., 1917.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.	Remarks.
	Par value of shares.	No. of shares.	—			
			\$ c.	\$ c.	\$ c.	
1. Fully called stock..	4,602	100	460,200 00	413,506 43	46,693 57	
2. Partly called stock.	224	100	22,400 00	1,860 00	20,540 00	
Totals.....	4,826	100	482,600 00	415,366 43	67,233 57	

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

I.—Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (a) Ordinary joint stock capital, fully called; total called, \$460,200; total paid thereon	\$413,506 43	
3. (b) Ordinary joint stock capital, partly called; subscribed, \$22,400; total paid thereon	1,860 00	
4. (d) Dividends declared in respect of (1), (2), not yet paid	12,311 15	
5. (e) Unappropriated profits in respect of (2)	1,225 87	
6. (f) Reserve fund in respect of (2)	70,000 00	
7. (g) Contingent fund in respect of (1), (2) or (3)	4,500 00	
		\$503,403 45

Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice on any withdrawal ..	\$588,646 38	
29. Debentures issued in Canada	310,398 00	
30. Interest due and accrued on (29)	5,683 33	
		904,727 71
Total actual liabilities		\$1,408,131 16

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Waterloo, Ont.; held in freehold		
At Kitchener, Ont.; leasehold, office furniture owned by Company	\$12,000 00	
5. (b) Freehold land other than foregoing	35,499 32	
		\$47,499 32

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$551,701 18	
11. (c) Interest due or accrued on item 9, not included therein ..	39,945 40	
		591,646 58
12. (d) Of the debts mentioned in item 9, 10 and 11, the sum of \$15,000 is due by directors or officers of the Corporation (not extended).		

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by municipal bonds or debentures ..	\$195,800 99	
15. (c) Debts secured by public school debentures and municipal telephone debentures	278,024 64	
17. (e) Debts secured by Dominion Government stock or bonds, War Loans	97,184 60	
18. (f) Debts secured by stock or bonds of any of the Provinces of Canada (Alberta)	11,848 40	

BALANCE SHEET.—Continued.

Cr.	Assets.	
19. (g) Debts secured by stocks or bonds of other Govern- ments, Anglo-French	\$70,199 16	
20. (h) Debts secured by permanent stock of the Corpora- tion	8,250 00	
22. (j) Debts secured by stock	6,820 00	
26. (n) Interest due or accrued	20,076 81	
		\$688,204 60
E.—Cash.		
31. (a) On hand		24,055 15
32. (b) In banks		56,725 51
Total assets		\$1,408,131 16

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

	(Col. 1.)	(Col. 3.)	(Col. 4.)
1. Cash:			
2. (i) On hand	\$17,068 94		
3. (ii) In bank	56,498 67		

B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent stock...	\$31,586 50	
5. (b) Premiums on (4)	646 00	\$32,232 50

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal	71,283 14	
11. (ii) Interest	39,391 92	
(b) On other securities:		
12. (i) Principal	162,911 05	
(ii) Interest or dividends	35,065 79	

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents, rooms over office	821 31
--	--------

F.—Borrowed Money.

26. (b) Borrowed by taking deposits	1,157,037 98
27. (c) Borrowed on debentures	166,024 00

G.—Receipts from Other Sources.

30. (a) Interest from bank deposits	186 98	1,706,289 78
Total		\$1,738,522 28

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 4.)
1. (a) Loaned on mortgages of realty	\$113,853 22	
(b) Loaned or invested on other securities, viz.:		
2. (i) Municipal debentures and some municipal telephone bonds	205,304 59	
3. (ii) School debentures	24,668 31	
4. (iii) Canadian War Loan	112,417 50	
Province of Sask.	18,167 45	
Province of Alberta	5,958 20	
5. (iv) Other securities	50,806 00	
7. (d) Incumbrances on realty paid off	17,725 37	

B.—Expended on Stock Account.

8. Dividends on permanent stock	23,025 30
---------------------------------------	-----------

C.—Borrowed Money (other than foregoing, or interest thereon paid), viz.:

19. (b) Deposits:	
Principal "	982,609 87
Interest	21,555 11
20. (c) Debentures issued in Canada:	
Principal	54,745 00
Interest	10,161 73

D.—Management Expenses (other than foregoing):

25. (a) Salaries, wages and fees	8,817 02
26. (b) Commission or brokerage	1,292 76
28. (d) Stationery, postage, printing, and advertising	2,300 75
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates ..	3,352 73
31. (g) Travelling expenses	96 85
33. (i) Other management expenditure	262 87

E.—Other Expenditures.

34. (a) Exchange	95 99
35. (b) Sundry donations, Red Cross and Patriotic	525 00

F.—Balance.

37. (a) Cash on hand	24,055 15
38. (i) In banks	56,725 51

Total \$1,738,522 28

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

-
1. Amount of debentures maturing in 1918: Issued in Canada, \$86,172.00; issued elsewhere, ...
 2. Amount of other existing obligations which will mature in 1918:
 3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$162,148.01.

4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, 4%; on debentures, 4.90%; on debenture stock, ...
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 7.50%; (b) 6.47%.
(ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$217,845.05 is on realty situate in Ontario, and \$333,856.13 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, ... is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially: \$17,725.37.
(ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., 7; amount, \$18,300.00.
(ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$1,351,709.00.
(ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$5,000.00; four Officers for \$5,000.00 each.
(b) Are the said bonds executed by private sureties or by Guarantee Companies?
Guarantee Companies.
13. Date when the account of the Corporation were last audited? February 15th, 1918.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: J. M. Scully and Jeremiah Scully.
For 1918: Same.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? June 30th, and December 31st, 6%.
16. What is the date appointed for the Annual Meeting? February 7th, 1918. Date of last Annual Meeting? February 8th, 1917.
17. Special General Meetings held in 1917: Dates, none.

DYMENT SECURITIES LOAN AND SAVINGS COMPANY.

Head Office, Barrie, Ontario.

CONSTATING INSTRUMENTS.

Incorporated on 15th May, 1902, by special Act of the Dominion of Canada, 2 Edward VII., c. 60.

ANNUAL STATEMENT

Of the condition and affairs of the Dymment Securities Loan and Savings Company, Barrie, Ont., at 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 93 Dunlop Street, in the Town of Barrie, in the Province of Ontario.

The Board is constituted of four directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1917, were as follows, together with their respective terms of office:

- A. E. Dymment, President, Toronto, Ont.; February 11th, 1918; February 10th, 1919.
Thos. W. Baker, Vice-President, London; " "
W. E. Wismer, Director, London; " "
S. Dymment, Director, Barrie; " "
S. Dymment, Manager-Secretary, Barrie; " "

A.—Permanent capital stock; total amount authorized, \$2,000,000; total amount subscribed, \$652,200, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Private Act.

Description.	No of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
1. Fully called	6,522	\$ 100	\$ 652,200	\$ 652,200	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr.	Capital and Liabilities.
Capital (Liabilities to Stockholders or Shareholders).	
A.—Permanent Capital Stock or Shares.	
1. Ordinary joint stock capital fully called; total called, \$652,200; total paid thereon	\$652,200 00
4. (d) Dividend declared in respect of (1), not yet paid	16,305 00
5. (c) Unappropriated profits in respect of (1)	92,986 88
Liabilities to the Public.	
27. Deposits (right reserved to require 30 days' notice of any withdrawal)	93,957 24
41. Other liabilities to the public, viz.:	
42. (a) Solicitors	36 40
Total liabilities	\$855,485 52

BALANCE SHEET.—Continued.

Cr.	Assets.	
I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		(Col. 4.)
9. (a) Debts (other than item 10) secured by mortgages of land	\$445,696 83	
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
22. (j) Debts secured by stocks and bonds	398,756 03	
E.—Cash.		
31. (a) On hand	\$2,671 52	
32. (b) In bank	8,361 14	
		11,032 66
Total assets	\$855,485 52	

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for its Own Use.		
A.—Balance from 31st December, 1916.		
2. (i) On hand	}	\$3,172 44
(ii) In bank		
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10. (i) Principal		110,971 42
11. (ii) Interest		29,664 76
(b) On other securities:		
12. (i) Principal		13,093 33
13. (ii) Interest		4,572 33
F.—Borrowed Money.		
26. (b) Borrowed by taking deposits		43,596 12
Total		\$204,985 40

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
1. (a) Loaned on mortgages of realty	\$110,411 84	
B.—Expended on Stock Account.		
8. Dividends paid on terminating stock	\$32,610 00	\$32,610 00

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account (principal and interest)	\$232 28
19. (b) Deposits:	
Principal	\$47,666 69
Interest	57 35
	47,724 04

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	1,288 00
28. (d) Stationery, postage, printing and advertising	5 00
30. (f) Fuel, rent and taxes (other than in 7 and 32) and rates	1,161 91
32. (h) Registration fees	80 00

E.—Other Expenditure.

36. (c) Government war tax	439 67
----------------------------------	--------

F.—Balance.

37. (a) Cash on hand and in bank	11,032 66
Total	
	\$204,985 40

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, no debentures issued.
2. Amount of other existing obligations which will mature in 1918: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: None.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, 4%.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a); (b)
(ii) Not owned beneficially: (a) All securities are owned beneficially by Company.
6. Of the mortgages owned beneficially by the Corporation, \$445,696.83 is on realty situate in Ontario, and is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially:
(ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., ...; amount, none.
(ii) Not so owned: No.; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially:
(ii) Not so owned:
11. How often are the securities held by the Corporation valued? No stated periods.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$5,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Private.

13. Date when the accounts of the Corporation were last audited:
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: W. R. King and J. B. Barr.
For 1918: W. R. King and J. B. Barr.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd, 5% per annum.
16. What is the date appointed for the Annual Meeting? February 11th, 1918. Date of last Annual Meeting? February 5th, 1917.
17. Special General Meetings held in 1917: Dates, ...

PORT ARTHUR AND FORT WILLIAM MORTGAGE COMPANY, LIMITED.

Head Office, Port Arthur, Ontario.

CONSTATING INSTRUMENTS.

Incorporated by Letters Patent, as a Loan Company, under the Companies Act (Canada), Part III, on the 24th January, 1914.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Port Arthur and Fort William Mortgage Company, Limited, of Ontario, at the 31st December, 1917, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is 11 N. Cumberland Street, in the City of Port Arthur, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation, 1917, are as follows, together with their respective terms of office:

J. J. Carrick, M.P., President,
 Port Arthur, Ont.; 13th February, 1918, to 13th February, 1919.
 Sir William Mackenzie, Director, Toronto, Ont.; "
 A. J. McComber, Director, Port Arthur, Ont.; "
 W. M. Read, Manager and Secretary, Port Arthur,
 Ont.;

A.—Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$685,800.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, November 1st, 1914. Rate per cent., £4 11s. 0d. per share. Gross amount, \$96,200.00. Amount paid thereon, \$76,507.96.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called.....	6,358	\$ 100	\$ 635,800 00	\$ 586,021 32	\$ 49,778 68
Totals.....	6,358	100	635,800 00	586,021 32	49,778 68

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$635,800; total paid thereon	\$586,021 32	
5. (e) Unappropriated profits in respect of (1)	60,965 50	
6. (f) Reserve fund in respect of (1)	674 20	
		\$647,661 02

Liabilities to the Public.

35. Debenture stock issued elsewhere than in Canada	\$69,593 32	
Interest due and accrued on (35)	974 17	
33. Debenture stock issued in Canada	15,606 70	
		86,174 19
Total actual liabilities		\$733,835 21

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$623,985 80	
11. (c) Interest due and accrued on item (9) and not in- cluded therein	77,230 47	
		\$701,216 27

C.—Debts not above enumerated for which the Corporation holds securities as follows:

17. (e) Debts secured by Dominion Government stock or bonds	\$1,000 00	
20. (h) Debts secured by permanent stock or shares of the Corporation	29,119 81	
		30,119 81

E.—Cash.

31. (a) On hand	\$1,518 01	
32. (b) In bank	50	
		1,518 51

F.—Assets not hereinbefore mentioned.

37. (a) Office equipment and supplies	\$716 62	
38. (b) Bills receivable	264 00	
		980 62
Total assets		\$733,835 21

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.		
A.—Balance from 31st December, 1916.		
	(Col. 3.)	(Col. 4.)
1. Cash on hand	\$15,034 80	
in banks	19,072 14	
		\$34,106 94
B.—Sums Received Wholly or Partly on Capital Stock.		
4. (a) Calls on joint stock permanent capital		8,280 74
C.—Receipts on account of Investments, Loans or Debts.		
(a) Mortgages of realty:		
10. (i) Principal		102,969 98
11. (ii) Interest		44,724 34
E.—Miscellaneous.		
19. (b) Premiums or bonus on loans		2,584 42
F.—Borrowed Money.		
25. (a) Bank or other advances, discounts or overdraft		3,106 70
G.—Receipts from other sources, viz.:		
30. (a) Legal fees		242 09
Total		\$196,015 21

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
	(Col. 1.)	(Col. 4.)
1. (a) Loaned on mortgages of realty		\$142,308 81
(b) Loaned on or invested in other securities, viz.:		
2. (i) On Company's own stock		1,000 00
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock		28,502 65
C.—Borrowed Money (other than foregoing) or interest thereon paid.		
18. (a) Bank account (principal and interest)		9,000 00
19. (b) Deposits: Principal, ...; interest, ...		1,600 74
23. (f) Debenture stock issued elsewhere: Interest		3,479 54

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

D.—Management Expenses (other than foregoing).		
	(Col. 1.)	(Col. 4.)
25. (a) Salaries, wages and fees		\$4,320 00
26. (b) Commission or brokerage		750 00
28. (d) Stationery, postage, printing, advertising, etc.		431 94
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates.		3,028 02
32. (h) Registration fees		75 00
F.—Balance. -		
37. (b) Cash on hand and in banks		1,518 51
Total		\$196,015 21

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1918:
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$150,000.00.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, none; on debentures, none; on debenture stock, 5%.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 8% to 9%; (b) none.
(ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$621,985.80 is on realty situate in Ontario, and \$2,000.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially: None.
(ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., 6; amount, \$50,105.00.
(ii) Not so owned: No., ...; amount, ...
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$15,000,000.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Secretary-Treasurer, \$5,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: December 31st, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917. E. Walton and G. K. McLeod.
For 1918: E. Walton and G. K. McLeod.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? April 1st and August 15th, 5%.
16. What is the date appointed for the Annual Meeting? 2nd Wednesday in February.
Date of last Annual Meeting? February 13th, 1918.
17. Special General Meetings held in 1917: Dates, none.

THE EDINBURGH CANADIAN MORTGAGE COMPANY, LIMITED.

Head Office, Edinburgh, Scotland.

CONSTATING INSTRUMENTS.

Certificate of Incorporation (24th February, 1912), issued by Registrar of Joint Stock Companies for Scotland, under the Companies' (Consolidation) Act, 1908.

Memorandum of Association and Articles of Association under the above Act.

For the lending and borrowing powers, see Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Edinburgh Canadian Mortgage Company, Limited, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 4 Melville Street, in the City of Edinburgh, Scotland.

The chief agency for Ontario is situate at C. P. R. Building, in the City of Toronto, in the Province of Ontario.

The chief agents and attorneys for Ontario are Messrs. Wood, Gundy & Co., and their address is C. P. R. Building, Toronto, in the Province of Ontario.

The Board is constituted of eight directors, holding office for the term of three years.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows:

*Sir Andrew H. L. Fraser, President, Edinburgh.
 Sir David Paulin, Director, Edinburgh.
 Thomas Jackson, Director, Glasgow.
 James Macdonald, Director, Edinburgh.
 William Garden, Director, Uttershill, Penicuik.
 Samuel John Moore, Director, Toronto.
 Newton Wesley Rowell, Toronto.
 George Herbert Wood, Toronto.
 Wood, Gundy & Co., Managers, Toronto.
 W. A. Wood, Interim Secretary, 4 Melville Street, Edinburgh.

A.—Permanent capital stock: Total amount authorized, \$1,216,625; total amount subscribed, \$973,300, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts or private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called			\$ c.	\$ c.	
Preference shares	100,000	£1	486,650 00	486,650 00	Nil
Ordinary shares	100,000	each	486,650 00	486,650 00	
Totals	200,000	.....	973,300 00	973,300 00	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

*Retire at general meetings in rotation.

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr.

Capital and Liabilities.

I.—Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

Preference shares fully paid	\$486,650 00
1. (a) Ordinary shares fully paid	486,650 00
4. (d) Dividends declared	12,166 25
5. (e) Unappropriated profits	76,326 27
6. (f) Reserve fund in respect of (1)	48,665 00

Liabilities to the Public.

27. Deposits	71,111 72
28. Interest on deposits, due, accrued or capitalized	461 89
31. Debentures issued elsewhere than in Canada	502,405 14
32. Interest due and accrued on (31)	3,288 45
37. Owing to banks	16,951 71
39. Due on loans in process of completion or to pay assumed mortgages	13,215 34
41. Other liabilities to the public, viz.:	
42. (a) Income tax	13,392 24
Total actual liabilities	\$1,731,284 01

Cr.

Assets.

B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land	\$1,393,339 18
10. (b) Debts secured by mortgaged land held for sale	89,456 97
11. (c) Interest due and accrued on item (9)	69,947 57

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures ..	\$68,000 00
15. (c) Debts secured by public school debentures	3,700 00
19. (g) Debts secured by stocks or bonds of other governments ..	12,251 49
22. Debts secured by stock or bonds of commercial companies ..	56,300 00
26. (u) Interest due or accrued on 14 to 25 not included therein ..	340 65
	140,592 14

E.—Cash.

31. (a) On hand	\$823 58
32. (b) In banks in Canada	15,587 43
	16,411 01

F.—Assets not hereinbefore mentioned.

37. (a) Furniture	\$1,467 69
38. (b) Suspense	4,550 00
39. (c) Mortgage charges	15,519 45
	21,537 14

Total assets	\$1,731,284 01
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CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for its Own Use.

A.—Balances as at 31st December, 1916.

2.	(i) On hand	\$105 90	
3.	(ii) In bank	14,949 70	
			\$15,055 60

C.—Receipts on Account of Investments, Loans or Debts.

	(a) On mortgages of realty:	
10.	(i) Principal	266,457 81
11.	(ii) Interest	137,338 68
	(b) On other securities:	
12.	Principal, call loans	244,990 00
13.	(ii) Interest or dividends on (12)	1,911 07

D.—Receipts from Real Estate owned Beneficially by Corporation.

16.	(a) Net profits from land sold	3,069 85
-----	--------------------------------------	----------

E.—Miscellaneous.

18.	(a) Commission, brokerage, etc.	1,956 97
19.	(b) Premium on bonus or loans	71 33

F.—Borrowed Money.

25.	(a) Bank or other advances, discounts on overdrafts	294,778 43
26.	(b) Borrowed by taking deposits	154,815 53
27.	(c) Borrowed on debentures	83,217 15

G.—Receipts from other sources.

30.	(a) Mortgage charges	26,753 17
	(b) Exchange	960 00
	(c) Suspense	3,507 11
	(d) Transfer fees	24 93

Total , ...	\$1,234,907 63
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CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums loaned or invested on Capital Account.

1.	(a) Loaned on mortgages of realty	\$191,310 11
	(b) Loaned or invested on other securities, viz.:	
2.	(i) Call loans	331,790 00
3.	(ii) Assumed mortgages, principal	9,251 60
4.	(iii) Charges on assumed mortgages	12 00
5.	(iv) War Loan	85 24
6.	(c) Real estate purchased	46,338 89
	13 L. C.	

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$48,665 00
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C.—Borrowed Money (other than foregoing) or Interest paid thereon, viz.:

18. (a) Bank account, principal and interest	284,224 31
19. (b) Deposits, principal, \$182,943.90; interest, \$3,888.97	186,832 87
21. (d) Debentures issued elsewhere: Principal	32,727 21
Debentures issued elsewhere: Interest	23,456 93

D.—Management Expenses.

25. (a) Salaries, wages and fees	17,560 04
26. (b) Commission or brokerage, capital charge	2,098 92
28. (d) Stationery, postage, printing and advertising	1,759 59
29. (c) Law costs	71 30
30. (f) Fuel, rent, taxes	674 20
31. (g) Travelling expenses	1,874 31
32. (h) Registration fees	2,361 29
33. (i) Other management expenditure, sundries and exchange	583 42

E.—Other Expenditure, viz.:

34. (a) Mortgage charges	29,553 53
35. (b) Furniture	14 50
36. (c) Suspense	7,251 36

F.—Balance.

37. (a) Cash on hand and in banks	16,411 01
Total	\$1,234,907 63

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, nil; issued elsewhere, \$164,670.00.
2. Amount of other existing obligations which will mature in 1918: \$36,742.00.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918:
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, 5%; on debentures, 4½%; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 8.29%; (b) 5½%.
(ii) Not owned beneficially: (a) Nil; (b) nil.
6. Of the mortgages owned beneficially by the Corporation, \$70,150.00 is on realty situate in Ontario, and \$1,323,189.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially: \$34,326.00.
(ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., 15; amount, \$50,000.00.
(ii) Not so owned: No., nil; amount, nil.

10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$5,150,000.00.
 - (ii) Not so owned: Nil.
11. How often are the securities held by the Corporation valued?
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Managers, \$25,000; Saskatoon Managers, \$5,000; Clerks, \$3,000 and \$1,000.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: 31st May, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):

For 1917: Marten Currie & Co., Edinburgh.
For 1918: Marten Currie & Co., C.A., Edinburgh.
15. What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively? Ordinary, 5%, paid 29th January and 16th August, 1917; Preference, 5%, paid 15th April and 15th October, 1917.
16. What is the date appointed for the Annual Meeting? Not fixed. Date of last Annual Meeting? 16th August, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE FRONTENAC LOAN AND INVESTMENT SOCIETY.

Head Office, Kingston, Ont.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies' Act, Consolidated Statutes of Upper Canada, chap. 53, by declaration filed with the Clerk of the Peace for the County of Frontenac, 13th August, 1863.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Frontenac Loan and Investment Society of Kingston, Ontario, on the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 87 Clarence Street, in the City of Kingston, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1917, were as follows, together with their respective terms of office:

W. F. Nickle, K.C., M.P., President, Kingston;	December, 1917; March, 1918.
Lieu-Col. A. B. Cunningham, Vice-President, Kingston, Ont;	" "
W. H. Moutray, Director, Stella, Ont.;	March, "
R. C. Cartwright, Managing Director, Kingston, Ont.;	" "

A.—Permanent capital stock: Total amount authorized, unlimited; total amount subscribed, \$200,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1917.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
Fully called	4,000	\$ 50	200,000	\$ 200,000	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$200,000.00; total paid thereon	\$200,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid	6,212 50	
6. (f) Reserve fund in respect of (1)	30,000 00	
7. (g) Contingent fund in respect of (1)	13,867 29	
		\$250,079 79

Liabilities to the Public.

27. Deposits, including unclaimed deposits (right reserved to require 30 days' notice of any withdrawal)	\$56,599 74	
42. (a) Solicitors' charges	25 45	
		56,625 19
Total liabilities		\$306,704 98

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Kingston, Ont., held in freehold	\$5,038 11	
3. (ii) At Gananoque and Barriefield	9,772 71	
4. (iii) At Manitoba	264 85	
		\$15,075 67

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land		197,302 22
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C.—Debts not above enumerated for which the Corporation holds securities, as follows:

20. (h) Debts secured only by permanent stock or shares of the Corporation	\$15,571 73	
22. (j) Debts secured by stocks, Crows Nest Pass Coal Co., and Globe Printing Co.	12,800 00	
23. (k) Debts secured by Corporation stock and other bonds	9,491 25	
		37,862 98

E.—Cash.

31. (a) Cash on hand	\$476 87	
32. (b) In bank	6,957 79	
		7,434 66

F.—Assets not hereinbefore mentioned.

37. (a) Office furniture		200 00
37. (a) Can. Locomotive Co. bonds	\$10,225 00	
38. (b) Can. Locomotive Co. preferred stock	10,793 75	
39. (c) Maple Leaf Milling Co., preferred stock	17,126 87	
40. (d) Dominion War Loan	4,766 00	
41. (e) United Kingdom bonds	2,975 85	
42. (f) City of London	2,941 98	
		48,829 45

Total assets \$306,704 98

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

(i) Cash not already shown under (1):			
2.	(i) On hand	\$218 01	
3.	(ii) In bank	6,176 13	
			<u>\$6,394 14</u>

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of Realty:			
11.	(ii) Interest		37,654 93
(b) On other securities:			
13.	(ii) Interest or dividends		2,782 50

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17.	(b) Rents		240 00
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F.—Borrowed Money.

26.	(b) Borrowed by taking deposits		103,529 91
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G.—Receipts from other Sources.

30.	(a)		25 45
Total			<u>\$150,626 93</u>

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 3.)	(Total Col. 4.)
1.	(a) Loaned on mortgages of realty	\$19,194 42	
(b) Loaned or Invested on other securities, viz.:			
2.	(i)	1,047 10	
5.	(iv)	10,683 83	\$30,925 35

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock		10,212 50
----	---	--	-----------

C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:

19.	(b) Deposits:		
	Principal	\$98,890 35	
	Interest	12 15	
			<u>98,902 50</u>

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$2,603 40
26. (b) Commission or brokerage	86 60
28. (d) Stationery, postage, printing and advertising	196 73
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	286 15
32. (h) Registration fees	362 00

E.—Other expenditure, viz.:

34. (a) Advanced on real estate	33 92
35. (b) war tax	172 41
36. (c) Repairs	210 71

F.—Balance.

37. (a) Cash on hand and in banks	6,634 66
Total	\$150,626 93

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1918: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: None.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, 3%; on debentures, ...; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 5.98%; (b) 6.37%.
(ii) Not owned beneficially: (a) None; (b)
6. Of the mortgages owned beneficially by the Corporation, \$145,890.16 is on realty situate in Ontario, and \$51,412.06 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially: None.
(ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., ...; amount, ...
(ii) Not so owned: No., ...; amount, ...
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially:
(ii) Not so owned:
11. How often are the securities held by the Corporation valued? When necessary.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Cashier, \$2,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Private.
13. Date when the accounts of the Corporation were last audited: March, 1918.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: J. H. Burkett and J. T. Lesslie.
For 1918: Not yet appointed.
15. What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively? January 4th, 1917, 2½%; July 4th, 1917, 2½%.
16. What is the date appointed for the Annual Meeting? 4th May, 1918. Date of last Annual Meeting? 21st March, 1917.
17. Special General Meetings held in 1917: Dates, none.

II. LOAN COMPANIES.

B. COMPANIES HAVING TERMINATING AS WELL AS PERMANENT
STOCK OR HAVING TERMINATING STOCK ONLY.

(SEE 4 EDW. VII. (1904) CHAPTER 17, SECTION (6))

DETAILED REPORTS OF THE SEVERAL COMPANIES.

THE HOME BUILDING AND SAVINGS ASSOCIATION, OF OTTAWA.

Head Office, Ottawa, Ontario.

Incorporated under the Building Societies Act (R.S.O., 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of Carleton, on the 24th June, 1890. (Decl. Book II., 119.) The Company, for purposes of distinction, ordinarily uses the words "of Ottawa" as part of its corporate name, but those words do not appear in the declaration of incorporation.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Home Building and Savings Association, of Ottawa, Ontario, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 95 Sparks Street, in the City of Ottawa, in the Province of Ontario.

The Board is constituted of seven directors, holding office for two years.

The directors and chief executive officers of the Corporation, at the 31st December, 1917, were as follows, together with their respective terms of office:

E. B. Butterworth, President, Ottawa;	January, 1916;	January, 1918.
M. Kavanagh, Vice-President, Ottawa;	" 1917;	" 1919.
F. H. Chrysler, Director, Ottawa;	" 1916;	" 1918.
D. M. Finnie, Director, Ottawa;	" 1916;	" 1918.
Jno. C. Scott, Director, Ottawa;	" 1917;	" 1919.
Jas. T. Hammill, Director, Ottawa;	" 1917;	" 1919.
R. A. Sproule, Director, Ottawa;	" 1917;	" 1919.
A. H. Fitzsimmons, Manager, Ottawa.		

SCHEDULE B.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.	Instalment.	
	No.	Amount.
Number and amount in force at 31st December, 1916	1,584	\$ 316,800
" " issued during 1917	252	50,400
Gross total in force at any time during 1917	1,836	367,200
	No.	Amount.
Deduct as follows:		\$
Withdrawn and paid off during 1917	80	16,000
Retired by Corporation during 1917	160	32,000
Total deductions	240	48,000
Net total remaining in force 31st December, 1917	1,596	319,200

Summary of Terminating or Withdrawable stock in force at 31st December, 1917, 1,596 shares of instalment stock (payable by fixed periodical payments) at \$1.20 per share of \$200, on which shareholders have paid in \$96,318 40

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

G.—Terminating Capital Stock or Shares.

20. (g) Instalment stock, less shown in (24) total issue now in force, 1,596 shares at \$200 per share, \$319,200.00 on which has been paid in all , of which sum there has been paid into Loan Fund	\$96,318 40	
21. (h) Profits or accrued interest on (20), less shown in (25) and credited or appropriated but not yet paid	22,672 94	
22. (i) Profits or accrued interest on (20), less shown in (25) and not accredited or appropriated	5,100 00	
26. Instalments due	2,311 20	
		\$126,402 54

Liabilities to the Public.

41. Other liabilities to the public:		
42. (a) Toronto General Trust Corporation (including interest due and accrued)	\$40,633 97	
43. (b) Mortgage account	5,680 81	
		46,314 78
Total liabilities		\$172,717 32

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

5. (b) Freehold land (including buildings)	\$44,942 50
--	-------------

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	114,724 83
--	------------

C.—Debts not above enumerated for which the Corporation holds securities as follows:

21. (i) Debts secured only by terminating stock or shares of the Corporation	\$2,110 00	
22. (j) Debts secured by terminating stock, being arrears of instalments	4,341 32	
		6,451 32

E.—Cash.

32. (b) In bank	6,598 67
Total assets	\$172,717 32

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.		
A.—Balance from 31st December, 1916.		
3.	(ii) Cash in bank	\$11,632 22
B.—Sums received wholly or partly on Capital Stock.		
8.	(e) Dues on instalment building society stock	21,774 00
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10.	(i) Principal	5,231 36
11.	(ii) Interest	7,442 85
(b) On other securities:		
12.	(i) Principal loans on stock	5,710 00
13.	(ii) Interest on deposits	23 10
D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17.	(b) Rents	2,046 93
E.—Miscellaneous.		
20.	(c) Membership or entry fee (being income of Corporation)	67 75
21.	(d) Fines	167 35
G.—Receipts from Other Sources.		
30.	(a) Taxes returned	34 25
	(b) Insurance premiums returned	11 10
		\$54,140 91
		(Col. 2.)

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
1.	(a) Loaned on mortgages of realty	\$10,998 08
	(b) Loaned or invested in other securities:	
2.	(i) Stock	175 00
7.	(e) Insurance or taxes advanced on property mortgaged to the Corporation	299 88
B.—Expended on Stock Account.		
11.	Paid for terminating stock withdrawn	516 00
12.	Paid for terminating stock matured	19,752 00
13.	Profits paid on (11) and (12)	8,118 72

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$1,980 00
28. (d) Stationery, postage, printing and advertising	31 40
29. (e) Law Costs	83 90
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	103 28
32. (h) Registration fee	40 00
33. (i) Other management expenditure	25 00

E.—Other Expenditure, viz.:

34. (a) Interest on advances	2,863 80
35. (b) Law costs on foreclosures	425 40
36. (c) Expended on real estate	2,129 78

F.—Balance.

37. (b) Cash in bank	6,598 67
Total	\$54,140 91

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

- Amount of debentures maturing in 1918: Issued in Canada, none; issued elsewhere, none.
- Amount of other existing obligations which will mature in 1918: \$22,800.00 estimated.
- Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: None.
- Average rate of interest per annum paid by the Corporation during 1917:
On deposits, 4% on stock withdrawn; 8½% on stock matured; on debenture stock, none.
- Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 7½%; (b) 7½%.
(ii) Not owned beneficially: (a) 7½%.
- Of the mortgages owned beneficially by the Corporation, \$3,224.83 is on realty situate in Ontario, and is on realty situate elsewhere.
- Of the mortgages not owned beneficially by the Corporation, \$111,500.00 is on realty situate in Ontario, and is on realty situate elsewhere, none.
- Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially:
(ii) Not so owned: None.
- Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., 4; amount, \$9,500.00.
(ii) Not so owned: No., ...; amount, ...
- Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$6,000.00.
(ii) Not so owned: \$174,250.00.
- How often are the securities held by the Corporation valued? When loan is effected.
- (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager for \$5,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
- Date when the accounts of the Corporation were last audited: 9th January, 1918.
- Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: T. E. Clendinnen, Walter M. Ross.
For 1918: T. E. Clendinnen, Walter M. Ross.
- What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? None.
- What is the date appointed for the Annual Meeting? 3rd Friday of January. Date of last Annual Meeting? January 18th, 1918.
- Special General Meetings held in 1917: Dates, none.

THE NIAGARA FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION.

Declaration of Incorporation filed with the Clerk of the Peace for the County of Welland on the 5th March, 1894 (Decl. Book I, 29.)

Incorporated under the Building Societies' Act R.S.O., 1887, c. 169, s. 2, as amended by 56 V., c. 31, s. 1, which (continued by R.S.O. 1897, c. 205, s. 8 (4)) has the effect of limiting the operations of the Association to the County of Welland.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

On the condition and affairs of the Niagara Falls Building, Savings and Loan Association of Niagara Falls, Ont., at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 39 Park Street, in the City of Niagara Falls, in the Province of Ontario.

The Board is constituted of ten directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

R. P. Slater, President, Niagara Falls, Ontario;	April, 1917; April, 1919.
R. F. Carter, 1st Vice-President, Niagara Falls, Ontario;	April, 1916; April, 1918.
W. W. Robertson, 2nd Vice-President, Niagara Falls, Ontario;	" "
James Harriman, Director, Niagara Falls, Ontario;	" "
John Muir, Director, Niagara Falls, Ontario;	" "
J. L. Harriman, Director, Niagara Falls, Ontario;	" "
J. H. McGarry, M.D., Director, Niagara Falls, Ontario;	April, 1917; April, 1919.
F. W. Swannell, Director, Niagara Falls, Ontario;	" "
B. M. Benson, Director, Niagara Falls, Ontario;	" "
J. G. Cadham, Director, Niagara Falls (South), Ontario;	" "
B. M. Benson, Secretary-Treasurer, Niagara Falls, Ontario;	" "

SCHEDULE B.

Terminating or Withdrawable Stock.

Subscribed Shares of Terminating or Withdrawable Stock.	Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
		\$ c.		\$ c.	\$ c.
Number and amount in force at 31st Dec., 1916	596	77,480 00	4,100	117,906 96	195,386 96
Number and amount issued during 1917.....	564	73,320 00	1,642	64,451 83	137,771 83
Gross total in force at any time in 1917.	1160	150,800 00	5,742	182,358 79	333,158 79
Deduct as follows:					
Withdrawn and paid off during 1917.....	164	21,320 00	782	49,692 49	71,012 49
Net total remaining in force at 31st Dec., 1917	996	129,480 00	4,960	132,666 30	262,146 30

Summary of Terminating or Withdrawable Stock in force at 31st December, 1917:

996 shares prepaid stock at \$130.00 per share, \$129,480.00, on which	
160 shareholders have paid in	\$129,480 00
4,960 shares instalment stock at \$130.00 per share, \$644,800.00, on	
which 996 shareholders have paid in	132,666 30

Total

Total amount distributed or credited into terminating or withdrawable stock in 1916:

(2) As dividends out of profits: On prepaid stock, \$5,919.12, rate 6%; on instalment stock, \$10,562.32, per cent., 8%.

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

B.—Terminating Capital Stock or Shares.

17. (d) Prepaid stock, less shown in (24), total in force, 996 shares at \$130 per share, on which has been paid into Loan Fund	\$129,480 00	
20. (g) Instalment stock, less shown in (24), total issue now in force, 4,960 shares at \$130 per share, \$644,800.00, on which has been paid in all	132,666 30	
21. (h) Profits or accrued interest on (20), less shown in (25), and credited or appropriated but not paid	30,119 22	
22. (i) Profits or accrued interest on (20), less shown in (25) and not credited or appropriated	18,141 31	
Total liabilities		\$310,406 83

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$309,270 00
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E.—Cash.

31. (a) On hand	336 83
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F.—Assets not hereinbefore mentioned.

37. (a) Office furniture	800 00	
Total assets		\$310,406 83

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1916.

(a) Cash not already shown under (1)	(Col. 1.) \$433 10	(Total Col.4.) \$433 10
--	--------------------	-------------------------

B.—Sums received wholly or partly on Capital Stock.

7. (d) Sales of prepaid building stock	73,320 00	
8. (e) Dues on instalment building society stock	30,088 82	103,408 82

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

C.—Receipts on account of Investments, Loans or Debts.			
	(Col. 1.)	(Col. 4.)	
(a) On mortgages of realty:			
10. (i) Principal, \$34,363.01 and \$34,450.00	\$68,813 01		
11. (ii) Interest	16,168 09		\$84,981 10
E.—Miscellaneous.			
19. (b) Premium or bonus on loans	8,030 00		
20. (c) Membership or entry fees (being income of Corporation)	392 50		
21. (d) Fines	320 10		
22. (e) Withdrawal profits	174 38		
			8,916 98
Totals			\$197,740 00

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.			
	(Col. 1.)	(Col. 2.)	(Col. 4.)
1. (a) Loaned on mortgages of realty		\$106,080 00	\$106,080 00
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock	\$5,919 12		5,919 12
11. Paid for terminating stock withdrawn		71,012 49	
13. Profits paid on (11)		10,668 41	81,680 90
D.—Management Expenses (other than foregoing).			
25. (a) Salaries, wages and fees	2,475 00		
28. (d) Stationery, postage, printing, advertising, law costs, rent and taxes	1,243 15		
32. (h) Registration fees	5 00		3,723 15
F.—Balance.			
37. (a) Cash on hand			336 83
Totals	\$9,642 27	\$187,760 90	\$197,740 00

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, nil; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1918: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: Nil.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, nil; on debentures, nil; on debenture stock, nil.

5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) Nil; (b) nil.
(ii) Not owned beneficially: (a) Nil; (b) nil.
6. Of the mortgages owned beneficially by the Corporation, \$309,270.00 is on realty situate in Ontario, and nil is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially: Nil.
(ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., nil; amount, nil.
(ii) Not so owned: No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$415,000.00.
(ii) Not so owned:
11. How often are the securities held by the Corporation valued? Whenever deemed necessary.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Solicitor, \$1,000.00; Treasurer, \$2,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Both.
13. Date when the accounts of the Corporation were last audited: September 30th, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: W. T. McMurray, T. J. Robertson.
For 1918: W. T. McMurray, T. J. Robertson.
15. What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively? March 31st, 1917, and September 30th, 1917.
16. What is the date appointed for the Annual Meeting? April. Date of last Annual Meeting? June 12th, 1917.
17. Special General Meetings held in 1917: Dates, nil.

THE OWEN SOUND LOAN AND SAVINGS COMPANY.

Head Office, Owen Sound, Ontario.

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Grey, on the 1st April, 1889.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Owen Sound Loan and Savings Company, of Owen Sound, Ont., at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 823 Second Avenue E., in the Town of Owen Sound, in the Province of Ontario.

The Board is constituted of ten directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:—

W. A. Bishop, President, Owen Sound;	February, 1917;	February, 1919.
J. M. Kilbourn, Vice-President, Owen Sound;	" 1917;	" 1919.
C. A. Fleming, Director, Owen Sound;	" 1917;	" 1919.
W. G. McLauchlan, Director, Owen Sound;	" 1917;	" 1919.
M. Forhan, Director, Owen Sound;	" 1917;	" 1919.
N. P. Horton, Director, Owen Sound;	" 1916;	" 1918.
Chas. Julyan, Director, Owen Sound;	" 1916;	" 1918.
John S. Findlay, Director, Owen Sound;	" 1916;	" 1918.
E. J. Harrison, Director, Owen Sound;	" 1916;	" 1918.
G. E. Sharpe, Director, Owen Sound;	" 1916;	" 1918.
C. A. Fleming, Manager and Secretary, Owen Sound.		

A.—Capital stock: Total amount authorized, \$1,000,000; total amount subscribed, permanent stock, \$146,500.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Paid thereon.	Total amount unpaid.
2. Partly called	1,465	\$ 100	\$ 146,500	\$ c. 123,178 60	\$ c. 23,321 40

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1917.

(Not printed.)

SCHEDULE B.

Terminating or Withdrawable Stock.

	Instalment.	
	No.	Amount.
Subscribed Shares of Terminating or Withdrawable Stock.		\$ c.
Number and amount in force at 31st December, 1916.....	140	14,000 00
Number and amount issued during 1917.....	30	3,000 00
Gross total in force at any time in 1917.....	170	17,000 00
Deduct as follows:	No. of Shares.	Amount.
Withdrawn and paid off during 1917.....		
Net total remaining in force 31st December, 1917.....	170	17,000 00

Summary of Terminating or Withdrawable Stock in force at 31st December, 1917.

170 Shares Instalment Stock at \$100 per share, \$17,000, on which 29 shareholders have paid in \$6,050.40.

Total amount distributed or credited to Terminating or Withdrawable Stock in 1917
(2) As dividends out of profits, \$389.04.

Rate or rates per cent. of such dividends, 6% per annum.

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

3. (c) Ordinary joint stock capital; no regular calls made; total paid thereon*	\$123,178 60	
7. (g) Contingent fund in respect of (3)	6,015 46	
		\$129,194 06

B.—Terminating Capital Stock or Shares.

20. (g) Instalment stock, less shown in (24): Total issue now in force, 170 shares at \$100 per share, \$17,000, on which has been paid in all \$6,050.40, of which sum there has been paid into the loan fund	\$6,050 40	
21. (h) Profits or accrued interest on (20), less shown in (25), and credited or appropriated, but not paid.	1,346 40	
		7,396 80

*Shareholders are allowed to pay in as suits their convenience.

BALANCE SHEET.—Continued.

Dr.

Capital and Liabilities.

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal	\$66,228 62	
28. Interest on deposits due or accrued or capitalized	99 65	
29. Debentures issued in Canada	22,580 45	
30. Interest due or accrued on (29)	350 34	
42. (a) Other liabilities—fuel	56 82	
		\$89,315 88
Total liabilities		\$225,906 74

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

1. (a) Office premises situate:	
2. (i) At Owen Sound, held in freehold	\$16,422 53

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$157,033 10	
10. (b) Debts secured by mortgages of land, held for sale....	3,747 51	
(bb) Debts secured by land held by the company as mortgagee in possession or secured by land for rents and profits of which the company is accountable.	9,653 23	
		170,433 84

C.—Debts not above enumerated for which the Corporation holds securities as follows:

15. (c) Debts secured by Public School Debentures	\$1,680 00	
17. (e) Debts secured by Dominion Government stock or bonds	14,522 05	
20. (h) Debts secured only by permanent stock or shares of the Corporation	5,277 47	
21. (i) Debts secured only by terminating Stock or Shares of the Corporation	710 50	
26. (n) Interest due or accrued on (14-25) and not included therein	759 21	
		22,949 23

E.—Cash.

31. (a) On hand	\$1,438 71	
33. (i) In the Royal Bank at Owen Sound	13,378 11	
		14,816 82

F.—Assets not hereinbefore mentioned.

37. (a) Office furniture, etc.	\$1,006 60	
38. (b) Rents accrued	277 72	
		1,284 32
Total assets		\$225,906 74

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1916.

1. (b) Cash:		
2. (i) On hand	\$992 82	
3. (ii) In bank	1,738 03	
		\$2,730 85

B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on Joint Stock permanent capital	\$181 05	
8. (c) Dues on instalment building society stock	1,182 00	
		1,363 05

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10. (i) Principal	\$16,624 30	
11. (ii) Interest	10,325 29	
(b) On other securities:		
12. (i) Principal Stock Loans	9,675 84	
13. (ii) Interest or dividends	773 92	
		37,399 35

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents	1,399 75
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits	\$111,517 42	
27. (c) Borrowed on debentures	2,050 00	
		113,567 42

G.—Receipts from other sources, viz.:

30. (a) Interest on Bank account, etc.	\$148 48	
(b) Saskatchewan Debentures and interest	371 30	
(c) War loan and interest	2,570 00	
Sundries	26 50	
		3,116 28
Total		\$159,576 70

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty	\$7,125 03	
(b) Loaned on other securities:		
2. (i) Stock Loans	7,335 80	
3. (ii) Debentures	3,400 00	
4. (iii) Interest on Debentures	1,129 65	
5. (iv) Dominion war loans	6,720 00	
		\$25,710 48

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$7,380 69
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account—interest	\$20 15	
19. (b) Deposits: Principal, \$106,812.05; interest, \$2,321.86..	109,133 91	
	<u>109,154 06</u>	

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$1,055 50	
28. (d) Stationery, postage, printing and advertising	79 15	
30. (f) Fuel and rates, taxes (other than in 7 and 32)	890 87	
32. (h) Registration fees	40 00	
33. (i) Other management expenditure	449 13	
	<u>2,514 65</u>	

F.—Balance.

37. (b) Cash on hand and in bank	14,816 82
Total	<u>\$159,576 70</u>

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of Debentures maturing in 1918: Issued in Canada, \$10,517.83; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1918: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$13,300.00.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, 4%; on debentures, 4¼%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 6¾%; (b) 6%.
 - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation all is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz:
 - (i) Funds or securities owned beneficially: None.
 - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz:
 - (i) Owned beneficially: No., none; amount, none.
 - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$644,000.00.
 - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? When loan is made and when in arrears.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, for \$1,000.00.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee bonds.

13. When were the accounts of the Corporation last audited ? December 31st, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed) :
For 1917: A. F. Armstrong, J. C. Kennedy.
For 1918: A. F. Armstrong, J. C. Kennedy.
15. What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively ? June 30th and December 31st; 6% per annum.
16. What is the date appointed for the Annual Meeting ? February 5th, 1918. Date of last Annual Meeting ? February 16th, 1918.
17. Special General Meetings held in 1917: Dates, none.

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY.

Head Office, Peterborough, Ontario.

Incorporated under the Building Societies Act (R.S.O., 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of Peterborough, on the 17th January, 1889. (Decl. Book I., 47.)

The lending and borrowing powers are governed by the Loan and Trust Corporations Act., R.S.O., 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Peterborough Workingmen's Building and Savings Society, of Peterborough, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at George Street, in the City of Peterborough, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year. . .

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

T. B. McGrath, President, Peterborough;	January, 1918; January, 1919.
James Hyuck, Vice-President, Peterborough;	" "
R. Sheehy, Director, Peterborough;	" "
John R. Corkery, Director, Peterborough;	" "
E. A. Peck, Director, Peterborough;	" "
James Garrow, Director, Peterborough;	" "
Frank Fairen, Director, Peterborough;	" "
Geo. Ball, Director, Peterborough;	" "
Jas. Murty, Treasurer, Peterborough;	" "
John Corkery, Secretary, Peterborough;	" "

SCHEDULE B.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.	No.	Amount.
Number and amount in force at 31st December, 1916.....	908	\$ 52,949 68
Number and amount issued during 1917.....	155	11,301 00
Gross total in force at any time in 1917.....	1,063	64,250 68
	No. of shares	Amount.
Deduct as follows:		\$ c.
Withdrawn and paid off during 1917.....	41	1,815 00
Retired by Corporation during 1917	42	5,909 00
Total deductions.....	83	7,724 00
Net total remaining in force 31st December, 1917.....	.....	56,526 68

Summary of Terminating or Withdrawable Stock in force at 31st December, 1917:

980 Shares Instalment stock (payable by fixed periodical payments) at \$200 per share, on which Shareholders have paid in \$56,526.68.

Total amount distributed or credited in:

(1) As interest, \$153.85.

Rate of such interest per cent. per annum, 4%.

(2) As dividends out of profits, \$2,491.00.

Rate per cent. of such dividends, .070377.

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr.	Capital and Liabilities.
Capital (Liabilities to Stockholders or Shareholders).	
B.—Terminating Capital Stock.	
20. (g) Instalment stock, less shown in 24; Total issue now in force, 980 shares, at \$200 per share, on which has been paid in all \$, of which sum there has been paid into the loan fund	\$56,526 68
21. (h) Profits or accrued interest on (20), less shown in (25), and credited or appropriated, but not yet paid	13,669 84
	<u>\$70,196 52</u>
Total liabilities	\$70,196 52

Cr.	Assets.
I.—Assets of which the Corporation is the Beneficial Owner.	
B.—Debts secured by Mortgages of Land.	
9. (a) Debts (other than item 10) secured by mortgages of land	\$48,413 00
11. (c) Interest due and accrued on (9) not included therein	910 55
	<u>\$49,323 55</u>
C.—Debts not above enumerated for which the Corporation holds securities as follows:	
17. (c) Debts secured by Dominion Government stock or bonds	\$10,500 00
21. (i) Debts secured by terminating stock or shares of the Corporation	9,700 00
26. (n) Interest due or accrued on item (21) and not included therein	144 92
	<u>20,344 92</u>
E.—Cash.	
31. (a) On hand and in bank	528 05
Total assets	<u>\$70,196 52</u>

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1916.

	Col. 1.	(Col. 4.)
1. Cash	\$10 50	
3. (ii) In bank	2,726 97	
		\$2,737 47

B.—Sums received wholly or partly on Capital Stock.

8. (e) Dues on instalments, Building Society stock	11,301 00
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C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal	\$5,680 00	
11. (ii) Interest	3,155 93	
(b) On other securities:		
12. (i) Principal	6,017 75	
13. (ii) Interest or dividends	929 06	
(c) Unsecured debts:		
15. (ii) Interest on bank balances	85 00	
		15,367 74

E.—Miscellaneous.

20. (c) Membership or entry fees (being income of Corporation)	\$36 75	
21. (d) Fines	22 65	
		59 40
Total		\$29,965 61

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 2.	(Col. 4.)
1. (a) Loaned on mortgages of realty	\$4,400 00	
(b) Loaned or invested in other securities:		
2. (i) Dominion Government War Loan	10,500 00	
3. (ii) Stock of the Society	3,750 00	
		\$18,650 00

B.—Expended on Stock Account.

11. Paid for terminating stock withdrawn	\$1,815 00	
12. Paid for terminating stock matured	5,909 00	
13. Profits paid on (11) and (12)	2,644 85	
		10,368 85

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

D.—Management Expenses (other than foregoing).		
	(Col. 2.)	(Col. 4.)
25. (a) Salaries, wages and fees	\$325 00	
28. (d) Stationery, postage, printing and advertising	16 00	
32. (h) Registration fees	40 00	
		\$381 00
E.—Other Expenditures, viz.:		
34. (a) Dominion War Tax		37 71
F.—Balance.		
37. (a) Cash on hand and in bank		528 05
Total		\$29,965 61

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1918: \$4,400.00.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: None.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 6%; (b) 6%.
(ii) Not owned beneficially: (a); (b)
6. Of the mortgages owned beneficially by the Corporation, \$48,413.00 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially: None.
(ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., ...; amount, none.
(ii) Not so owned: No., ...; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$75,000.00.
(ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? When loan is effected, and yearly thereafter.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Secretary, \$1,000; Treasurer, \$1,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited: January 21st, 1918.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: James Drain.
For 1918: James Drain.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? No dividend days.
16. What is the date appointed for the Annual Meeting? Wednesday after 2nd Monday of January. Date of last Annual Meeting? 16th January, 1918.
17. Special General Meetings held in 1917: Dates, none.

III. LOANING LAND COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

THE WALKERVILLE LAND AND BUILDING COMPANY, LIMITED.

Head Office, Walkerville, Ontario.

Incorporated by Letters Patent of Ontario (22nd October, 1890) issued under the Ontario Joint Stock Companies Letters Patent Act, R.S.O. 1887, c. 157.

For the lending and borrowing powers see the above instrument and Act, also R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Walkerville Land and Building Company Limited, Walkerville, Ontario, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Sandwich Street, in the Town of Walkerville, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

J. Harrington Walker, President, Walkerville, Ont.;	Nov. 6th, 1917	} For one year or when their successors are appointed.
Hiram H. Walker, Vice-President, Walkerville, Ont.;	"	
Harrington E. Walker, Vice-Pres., Walkerville, Ont.;	"	
J. A. McDougall, Director, Walkerville, Ont.;	"	
Ralph Stone, Director, Detroit, Mich.;	"	
R. L. Daniels, Secretary, Walkerville, Ont.;	May 19th, 1916	

A.—Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made: January 1st, 1891; rate per cent. 50 per cent.; gross amount, \$500,000; amount paid thereon, \$500,000.

Description.	No. of shares.	Par value of shares.	Total amount held	Total amount paid thereon.
1. 50 per cent. called	10,000	\$ 100	\$ 1,000,000	\$ 500,000

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (b) Ordinary joint stock capital, 50 per cent. called; total called, \$500,000; total paid thereon	\$500,000 00	
5. (c) Unappropriated profits in respect of (2)	302,902 35	
		\$802,902 35

Liabilities to the Public.

29. Debentures issued in Canada	\$526,000 00	
42. (a) Accounts payable	5,649 59	
		531,649 59
Total		\$1,334,551 94

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

5. (b) Freehold land (including buildings) other than foregoing	\$1,178,588 19
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B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	42,050 00
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C.—Debts not above enumerated.

17. (c) Debts secured by Dominion Government stock or bonds	26,058 94
22. (j) Debts secured by retaining titles, being amounts outstanding on sales and advances	71,306 97

E.—Cash.

31. (a) On hand	\$604 05	
32. (b) In bank	3,158 41	
		3,762 46

F.—Assets not hereinbefore mentioned.

37. (a) Accounts receivable	3,806 86
38. (b) Rents accrued	1,022 96
39. (c) Insurance unearned	2,232 73
40. (d) Horse tools and implements	706 50
41. (e) Furniture	416 33
42. (f) National Trust Co., Limited	4,600 00

Total assets 1,334,551 94

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1916.

2.	(i) On hand and in bank	\$17,905 77
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D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents	96,515 08
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G.—Receipts from Other Sources.

30. (a) From sales and loans	30,289 25
(b) From interest	7,533 91
(c) Sundry accounts paid	6,414 30
Total	\$158,658 31

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

6. (c) Real estate and improved	40,913 24
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C.—Borrowed Money (other than foregoing or interest thereon paid).

24. (g) Interest on debentures	23,670 00
Ordinary interest	4 95

D.—Management Expenses (other than foregoing).

25. (a) Salaries and supplies, rents	5,469 74
30. (f) Fuel, water and light	4,597 23

E.—Other Expenditure, viz.:

Money loaned	15,200 00
Municipal taxes	25,843 76
34. (a) Repairs and maintenance	21,661 47
35. (b) Government taxes and fees	315 00
36. (c) Insurance and fire protection	2,615 00
General expense	1,188 34
Accounts paid	8,317 12
National Trust Company, Limited	4,600 00
Patriotic Fund	500 00

F.—Balance.

37. (b) Cash on hand and in bank	3,762 46
Total	\$158,658 31

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1918: \$5,472.84.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$3,806.86.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, none; on debentures, $4\frac{1}{2}\%$; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 6% ; (b) 6% .
 - (ii) Not owned beneficially: (a) None; (b)
6. Of the mortgages owned beneficially by the Corporation, \$42,050.00 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: None.
 - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: None; amount, none.
 - (ii) Not so owned: No., ...; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$100,000.00.
 - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? At least annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Treasurer, \$5,000; Cashier, \$2,000.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited: February 9th, 1918.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):

For 1917: G. G. Benfield, Isabelle Graham, Walkerville.
For 1918: G. G. Benfield, Isabelle Graham, Walkerville.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? No dividend paid.
16. What is the date appointed for the Annual Meeting? 2nd Tuesday in February. Date of last Annual Meeting? February 12th, 1918.
17. Special General Meetings held in 1917: Dates, none.

THE PROVIDENT INVESTMENT COMPANY.

Head Office, Toronto, Ontario.

Incorporated on 3rd November, 1893, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies Act (R.S.O. 1887, c. 157).

For the lending and borrowing powers see the Letters Patent (which contain special limitations).

By Letters Patent of Ontario, dated January 9th, 1912, the Company renounced its borrowing powers and accepted those provided in the Loan Corporation Act (R.S.O. 1897, c. 205), and amending Acts.

ANNUAL STATEMENT

Of the conditions and affairs of The Provident Investment Company, at the 31st of December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 46 King Street West in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

H. C. Cox, President, Toronto;	January 17th, 1917; January 16th, 1918.
A. H. Cox, Vice-President, Toronto;	" "
G. A. Morrow, Director, Toronto;	" "
F. W. Cox, Director, Toronto;	" "
F. T. Stanford, Director, Toronto;	" "
A. H. Cox, Manager, Toronto;	
P. Cade Browne, Secretary, Toronto.	

A.—Permanent capital stock: Total amount authorized, \$1,800,000; total amount subscribed, \$500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called	5,000	\$ 100	\$ 500,000	\$ 500,000	\$

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$500,000; total paid thereon	\$500,000 00	
5. (c) Unappropriated profits in respect of (1)	44,314 23	
6. (f) Reserve fund in respect of (1)	375,000 00	
		\$919,314 23

Liabilities to the Public.

37. Owing to banks, loans against security of bonds, stocks and debentures, including interest accrued to date	1,338,589 98
Total actual liabilities	\$2,257,904 21

II.—Contingent Liabilities—Agency Account.

56. (c) Other liabilities—Agency account	347 28
Gross total, actual and contingent	\$2,258,251 49

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings) other than fore-going	\$470,160 05
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B.—Debts secured by mortgages of Land.

9. (a) Debts (other than item 10 secured by mortgages of land	\$20,261 14	
11. (c) Interest due and accrued on item 9 and not included therein	427 12	20,688 26

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by bonds, stocks and debentures	\$382,617 95	
26. (n) Interest due and accrued on item 14 and not included therein	104 07	
		382,722 02

E.—Cash.

31. (a) On hand	\$6,500 00	
32. (b) Deposited in Loan Company	296 93	
		6,796 93

F.—Assets not hereinbefore mentioned.

37. (a) Bonds, stock and debentures	\$1,360,315 30	
41. (c) Interest accrued on item 37	17,221 65	
		1,377,536 95
Total		\$2,257,904 21

II.—Agency Account.

51. (c) On deposit in Loan Company, trust account	347 28
Gross total	\$2 258 251 49

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1916.

(1) Cash (not already shown under (1)):

3.	(ii) In bank	\$2,666 08
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C.—Received on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10.	(i) Principal	\$2,976 48	
11.	(ii) Interest	1,166 69	
			4,143 17

(b) Bonds, stock and debentures owned by Company:

12.	(i) Principal	\$203,734 64	
13.	(ii) Interest or dividends	73,053 00	
			276,787 64
14.	(i) Loans secured by bonds, stocks and debentures, principal	\$288,641 45	
15.	(ii) Interest	7,685 79	
			296,327 24

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a)	Sales not included in any of the foregoing items ..	\$641,468 90	
17. (b)	Rents	1,776 00	
			643,244 90

E.—Miscellaneous.

18. (a)	Commission, brokerage	5,712 63
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F.—Borrowed Money.

25. (a)	Bank or other advances	112,206 14
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G.—Receipts from Other Sources.

30. (a)	Suspense account	4,850 15
(b)	Profit on sales of real estate	\$1,500 00
(c)	Profit on sales of bonds and stocks	1,100 00
		2,600 00

Total ..	\$1,348,537 95
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II.—Received on Agency Account.

A.—Balance from 31st December, 1916.

C.—Receipts from Real Estate.

31. (b)	Cash in bank	65 61
38. (b)	Rents ..	6,787 84

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

D.—Receipts from other sources, viz.:

39. (a) Interest on deposits	\$12 75	
40. (b) Received from tenant for repairs	10 85	
		\$23 60
Total		\$6,877 05

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty		\$2,750 07
(b) Loaned or invested in other securities, viz.:		
2. (i) Loaned on security of bonds, stocks and debentures		393,325 69
4. (iii) Purchase of bonds, stocks and debentures ..		222,378 83
6. (c) Real estate purchased		356,807 03

C.—Borrowed Money (other than foregoing) or interest paid thereon, viz.:

18. (a) Payment of bank advances: Principal	\$235,045 69	
Interest.....	77,938 04	
		312,983 73

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$7,476 49	
26. (b) Commission and exchange	259 96	
28. (d) Stationery, postage, printing and advertising	758 15	
29. (e) Law costs and Government fees	1,740 76	
30. (f) Rent, taxes, and office furniture	1,031 16	
31. (g) Business tax	459 92	
32. (h) Registration fees (not included in No. 29)	150 00	
33. (i) Other management expenditure	1,137 42	
		13,013 86

E.—Other Expenditures.

34. (a) Taxes	11,341 01
35. (b) Repairs	2 00
36. (c) Suspense	29,138 80

F.—Balance.

39. (ii) Cash on hand and in Loan and Savings Co.	6,796 93
Total	\$1,348,537 95

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

II.—Expended on Agency Account.

B.—Other Expenditures.

	(Col. 1.)	(Total Col. 4)
50. (a) (Commission or remuneration paid for management of estate	\$295 30	
51. (b) Taxes, rates and repairs	119 88	
53. (d) Collections	6,114 59	
		\$6,529 77

C.—Balance.

56. (ii) Cash in Loan Company	347 28
Total	\$6,877 05

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 5.8%; (b) 6%.
 - (ii) Not owned beneficially: (a); (b)
6. Of the mortgages owned beneficially by the Corporation, \$20,688.26 is on realty situate in Ontario, and is on realty situate elsewhere.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$47,000.00.
 - (ii) Not so owned:
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively, ...
- (b) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited: To December 31st, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):

For 1917: A. B. Fisher, R. T. Thompson, 26 King St. E., Toronto.

For 1918: Same.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively?
16. What is the date appointed for the Annual Meeting? January 16th, 1918. Date of last Annual Meeting? January 17th, 1917.
17. Special General Meetings held in 1917: Dates, ...

THE TORONTO SAVINGS AND LOAN COMPANY.

Head Office, Peterborough, Ontario.

Incorporated as "The Toronto Real Estate Investment Company," by Letters Patent of Ontario (June 15th, 1885), issued under the Ontario Joint Stock Companies' Letters Patent Act R.S.O., 1877, c. 150. Supplementary Letters Patent of Ontario (29th December, 1887), were issued under R.S.O. 1887, c. 157, defining the borrowing powers, etc. Further Supplementary Letters Patent of Ontario (25th September, 1889), were issued under the last mentioned Act, increasing the capital stock from \$400,000 to \$2,000,000. Further Supplementary Letters Patent of Ontario (30th March, 1891), were issued under the same Act, conferring agency powers on the Company. The Corporate name was by Order-in-Council (2nd April, 1891), changed to "The Toronto Savings and Loan Company."

For the lending and borrowing powers, see the Letters Patent and the Acts, R.S.O. 1877, c. 150; R.S.O. 1887, c. 157; R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Toronto Savings and Loan Company, of Peterborough, Ontario, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 437 George Street South, in the City of Peterborough, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

H. C. Cox, President, Toronto;	26th January, 1917; 25th January, 1918.
W. G. Morrow, Vice-President, Peterborough;	" "
Richard Hall, Vice-President, Peterborough;	" "
E. R. Wood, Director, Toronto;	" "
D. W. Dumble, Director, Peterborough;	" "
E. T. Malone, K.C., Director, Toronto;	" "
W. G. Morrow, Managing Director, Peterborough;	" "
H. W. Morphet, Secretary, Peterborough.	

A. Permanent Capital Stock: Total amount authorized, \$2,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or by Private Acts.

Last call made, date 31st May, 1902; rate per cent, 40 per cent.; gross amount, \$400,000. Amount paid thereon, \$400,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid thereon.
2. Fully called.....	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000	\$

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$1,000,000; total paid thereon	\$1,000,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid	25,000 00	
6. (f) Reserve fund in respect of (1)	1,050,000 00	
7. (g) Contingent fund in respect of (1)	36,701 44	
		\$2,111,701 44

Liabilities to the Public.

27. Deposits: Right reserved to require 30 days' notice of withdrawal	\$577,344 49	
28. Interests on deposits, due or accrued or capitalized	5,406 30	
29. Debentures issued in Canada	497,700 00	
30. Interest due and accrued on (29)	8,544 89	
31. Debentures issued elsewhere than in Canada	836,986 33	
32. Interest accrued on (31)	5,448 37	
40. Other liabilities to the public, viz:		
41. (a) Sundry accounts due by Company	1,306 51	
		1,932,736 89
Total liabilities		\$4,044,438 33

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings) other than fore- going	\$1,180,020 89	
6. (c) Leasehold land (including buildings) other than fore- going	40,000 00	
		\$1,220,020 89

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$191,925 40	
11. (c) Interest due and accrued on item (9)	40,023 35	
		231,948 75

C.—Debts not above enumerated for which the Corporation holds securities as follows:

22. (j) Debts secured by stocks and bonds	\$2,422,125 60	
26. (n) Interest due or accrued on item (22) and not in- cluded therein	32,640 00	
		2,454,765 60

D.—Unsecured Debts.

27. (a) Sundry accounts due to Company	4,702 10
--	----------

E.—Cash.

31. (a) On hand	\$8,247 64	
32. (b) In banks in Canada and England	122,253 35	
		130,500 99

F.—Assets not hereinbefore mentioned.

37. (a) Canada's Victory War Loan—10 per cent.	2,500 00
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Total assets	\$4,044,438 33
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CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1916.

	(Col. 1.)	(Total Col. 4.)
1. (b) Cash (not already shown under (1):		
2. (i) On hand		\$6,885 68
3. (ii) In bank		114,677 18

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal	\$15,552 42	
11. (ii) Interest	8,078 01	
(iii) Insurance, taxes, etc., advanced by Company.	519 67	
		24,150 10
(b) Stocks and bonds owned by Company:		
12. (i) Principal	\$402,448 46	
13. (ii) Interest or dividends together with profits on stocks and bonds	192,444 57	
		594,893 03

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales (not included in any of the foregoing items) ..	\$30,189 88	
17. (b) Rents, together with profit from sales of property....	109,350 27	
		139,540 15

F.—Borrowed Money.

26. (b) Borrowed by taking deposits	652,111 21
27. (c) Borrowed on debentures	208,129 95

G.—Receipts from other sources, viz.:

30. (a) Profit on sterling exchange	4 94
Sundry accounts due to Company	1,199 54
Total	\$1,741,591 78

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (b) Loaned or invested in other securities, viz.:		
2. (ii) Stocks, bonds and debentures		\$142,051 06
5. (iv) Canada's Victory Loan—10 per cent.		2,500 00
6. (c) Real estate purchased		414,734 62
7. (e) Insurance or taxes advanced on property mortgaged to the Corporation		603 85

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	100,000 00
16 L. C.	

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

C.—Borrowed Money (other than foregoing) or interest thereon paid.		(Col. 1.)	(Total Col. 4.)
19. (b) Deposits:			
Principal	\$559,140 10		
Interest	19,553 07		\$578,693 17
20. (c) Debentures issued in Canada:			
Principal	\$181,700 00		
Interest	16,222 97		197,922 97
21. (d) Debentures issued elsewhere:			
Principal	\$30,870 52		
Interest	39,252 83		70,123 35
D.—Management Expenses (other than foregoing).			
25. (a) Salaries, wages and fees, directors' compensations, etc.	\$57,400 54		
26. (b) Commission and brokerage	2,697 76		
27. (c) Special tax	5,535 09		
28. (d) Stationery, postage, printing and advertising	715 41		
29. (e) Law costs	72 25		
30. (f) Fuel, rent other than 7 and 32) and rates.	3,809 79		
32. (h) Registration fees and Government taxes on capital.	200 00		70,430 84
E.—Other Expenditures, viz.:			
34. (a) Repairs and improvements to property owned	\$10,256 05		
35. (b) Taxes on property owned	11,871 19		
36. (c) Insurance on property owned	3,915 29		
(d) Ground rent on leasehold property	1,500 00		
(e) Sundry accounts due by Company	6,488 40		34,030 93
F.—Balance.			
37. (a) Cash on hand and in banks		130,500 99	
Total			\$1,741,591 78

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of Debentures maturing in 1918: Issued in Canada, \$117,175.00; issued elsewhere, £79,970.
2. Amount of other existing obligations which will mature in 1918: Exclusive of deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: Loans, \$17,692.85, and \$2,718,268.97 of cashable stocks and bonds.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, 3½%; on debentures, 4.80%; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 6%; (b) fluctuates.
 - (ii) Not owned beneficially: (a) Nil; (b) nil.

6. Of the mortgages owned beneficially by the Corporation \$191,925.40 is on realty situate in Ontario, and nil is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: Nil.
 - (ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., nil; amount, nil.
 - (ii) Not so owned: No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$397,000.
 - (ii) Not so owned: Nil.
11. How often are the securities held by the Corporation valued? All within one year.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Managing Director, \$5,000; Secretary, \$3,000; Accountant, \$2,000; Cashier, \$5,000.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: To December 31st, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: James A. Hall and F. J. A. Hall.
For 1918: James A. Hall and F. J. A. Hall.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? 1st January, April, July and October; $2\frac{1}{2}\%$ on each, 10% on the year.
16. What is the date appointed for the Annual Meeting? 25th January, 1918. Date of last Annual Meeting? 26th January, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE CANADIAN NORTHERN PRAIRIE LANDS COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Incorporated by Letters Patent of Ontario, issued under The Ontario Companies Act and bearing date 30th May, 1905.

The Company was, by Supplementary Letters Patent, issued under The Loan Corporations Act, bearing date 2nd March, 1909, given the additional powers of a Loaning Land Company, except the power of taking deposits, and was on the 27th May, 1910, granted registry on the Loaning Land Company Register.

ANNUAL STATEMENT

Of the conditions and affairs of the Canadian Northern Prairie Lands Company, Limited, at 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 7 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year, or until their successors are appointed.

The directors and chief executive officers of the Corporation at 31st December, 1917, were as follows, together with their respective terms of office:

D. B. Hanna, President, Toronto, Ont.;	} Began April 20th, 1917.	} Will end when successors are appointed at Annual Meeting of shareholders to be held April 29th, 1918.
A. J. Mitchell, Vice-President, Toronto, Ont.;		
Lt.-Col. Noel Marshall, Director, Toronto, Ont.;		
Lewis Lukes, Director, Toronto, Ont.;		
Norman Scott Russell, Director, London, England;		
T. Blundell Brown, Director, London, England;		
L. W. Mitchell, Director, Toronto, Ont.;		
L. W. Mitchell, Secretary, Toronto, Ont.;		

A.—Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$1,500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or by Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called	300,000	\$ 5	\$ 1,500,000	\$ 1,500,000	\$ Fully paid.

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$1,500,000; total paid thereon	\$1,500,000 00
5. (e) Unappropriated profits in respect of (1)	388,183 99
6. (f) Reserve fund in respect of (1)	1,500,000 00

Liabilities to the Public.

40. Other liabilities to the public, viz.:	
42. (b) Commissions due and deferred	34,442 91
43. (c) Sundry accounts	36,911 42
Total liabilities	\$3,459,538 32

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings) other than foregoing—land account	\$197,158 05
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B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land.....	105,395 61
10. (b) Debts secured, land sales, contracts	408,144 53
11. (c) Interest due or accrued on items 9 and 10, and not included therein	186,267 92

C.—Debts not above enumerated for which the Corporation
holds securities as follows:

22. (j) Debts secured by stocks, bonds, etc.	2,017,079 46
23. (k) Debts secured by equipment securities	40,284 90
24. (l) Debts secured by mortgage on boat	70,500 00
26. (n) Interest due or accrued	6,855 40

E.—Cash.

32. (b) In banks in Canada	114,535 13
Accrued interest on bank balances	167 55

F.—Assets not hereinbefore mentioned.

37. (a) Bonds and debentures	123,442 02
38. (b) Accrued interest on 37 (a)	12,778 21
39. (c) Government bonds	175,180 02
40. (d) Accrued interest on above	1,749 53

Total assets	\$3,459,538 32
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CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.	
Balances from 31st December, 1916.	
	(Total Col. 4.)
(b) Cash (not already shown under (1)):	
3. (ii) In banks	\$43,380 97
Receipts on account of Investments, Loans or Debts.	
(a) On mortgages of realty:	
10. (i) Principal	29,251 49
11. (ii) Interest	12,218 46
(b) On other securities:	
12. (i) Principal	} 214,697 37
13. (ii) Interest	
D.—Receipts from Real Estate Owned Beneficially by Corporation.	
16. (a) Sales	82,588 30
E.—Miscellaneous.	
19. (b) Premiums or Bonuses on Loans	31 17
G.—Receipts from Other Sources.	
30. (a) Miscellaneous accounts	19,191 18
Total	<u>\$401,358 94</u>

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.	
A.—Sums Loaned or Invested on Capital Account.	
	Total Col. 4.
1. (a) Loaned on mortgages of realty	\$798 95
(b) Loaned or invested in other securities:	
2. (i) Call loans, stocks, bonds, etc.	180,660 20
B.—Expended on Stock Account.	
8. Dividend paid on permanent stock	55,432 00
D.—Management Expenses.	
30. (f) Salaries, wages, commissions, taxes, office expense, etc.....	38,992 25
E.—Other Expenditure.	
34. (a) Miscellaneous accounts	10,940 36

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

F.—Balance.	
37. (b) Cash in banks	114,535 18
Total.....	\$401,358 94

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

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1. Amount of debentures maturing in 1918: Issued in Canada, nil; issued elsewhere, nil.
 2. Amount of other existing obligations which will mature in 1918: Nil.
 3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$147,576.82, approximately.
 4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, nil; on debentures, nil; on debenture stock, nil.
 5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
* (i) Owned beneficially by the Corporation: (a) $6\frac{1}{2}\%$; (b) 6%.
(ii) Not owned beneficially: (a) Nil; (b) nil.
 6. Of the mortgages owned beneficially by the Corporation, \$9,500.00 is on realty situate in Ontario, and \$95,895.61 is on realty situate elsewhere.
 7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
 11. How often are the securities held by the Corporation valued? Running valuation.
 13. Date when the accounts of the Corporation were last audited: December 31st, 1917.
 14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: T. J. Macabe and H. G. Foreman, Toronto.
For 1918. To be appointed at Annual General Meeting, April 29th, 1918.
 15. What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively? April 1st and October 1st, 5% and 4% respectively.
 16. What is the date appointed for Annual Meeting? April 29th, 1918. Date of last Annual Meeting? April 20th, 1917.
 17. Special General Meetings held in 1917: Dates, nil.

THE SCOTTISH ONTARIO AND MANITOBA LAND COMPANY (LIMITED).

Head Office, Glasgow, Scotland.

CONSTATING INSTRUMENTS.

Certificate of Incorporation (15th Dec., 1879), issued by Registrar of Joint Stock Companies for Scotland, under the Companies Act, 1862, 1867 and 1877.

Memorandum of Association and Articles of Association (both of the 12th December, 1870) under the above Acts and amendments to 73rd Article made 24th April, 1882.

For the lending and borrowing powers see the Memorandum of Association and the Articles of Association, and the (Imp.) Companies' Act 1862 to 1893; also for transactions in Ontario, see the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Scottish Ontario and Manitoba Land Company (Limited), of Glasgow, Scotland, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Company is at No. 205 St. Vincent Street, in the City of Glasgow, Scotland.

The chief agency for Ontario is situate at No. 156 Yonge Street, in the City of Toronto, in the Province of Ontario.

The Chief Agents and Attorneys for Ontario are Mowat, MacLennan, Hunter and Parkinson, and their address is 156 Yonge Street, Toronto, in the Province of Ontario.

The Board is constituted of six directors, holding office for the term of three years.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

George W. Currie, M.P., President, Edinburgh;	16 April, 1915; April, 1918.
John Ramsay Smith, Director, Peebles;	15 April, 1915; April, 1918.
James H. Mathieson, Director, Glasgow;	13 April, 1916; April, 1919.
R. W. Henry, Director, Glasgow;	13 April, 1916; April, 1919.
Frederick P. Milligan, Director, Edinburgh;	13 April, 1917; April, 1920.
Wm. Anderson, Director, Glasgow;	25 May, 1917; April, 1920.
James Muirhead, Secretary, Glasgow, Scotland;	Permanent Official.

A.—Permanent capital stock: Total amount authorized, \$730,000.00; total amount subscribed, \$547,500, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made:—Date, 30th June, 1913; rate per cent., 66⅔ on 12,500 shares; gross amount, \$121,666.67; amount paid thereon, \$121,666.67.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$ c.	\$ c.	\$ c.	\$
66⅔ per cent. called stock.....	37,500	14.60 9.73 for £2 paid	547,500 00	365,000 00	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 66½ per cent. called; total called, \$365,000; total paid thereon	\$365,000 00	
4. (d) Dividends declared in respect of (2), but not yet paid	216 10	
5. (c) Unappropriated profits in respect of (2)	193,484 29	
6. (f) Reserve fund in respect of (2)	48,666 67	
		\$607,367 06

Liabilities to the Public.

31. Debentures issued elsewhere than in Canada	\$493,954 50	
32. Interest due and accrued on (31)	2,691 18	
40. Other liabilities to the public, viz.:		
42. (a) Suspense account for unadjusted balance of proper- ties held on joint account	12,830 99	
43. (b) Sundry debts	10,015 64	
		519,492 31
Total liabilities		\$1,126,859 37

Cr. Assets.

1.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises, situate as follows:		
2. (i) At Main Street, Winnipeg, held in freehold..	\$20,000 00	
5. (b) Freehold land (including buildings) other than fore- going	241,880 48	
		\$261,880 48

B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land	\$756,865 97	
11. (c) Interest due or accrued on item (9) and not included therein	18,238 95	
		775,104 92

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

19. (g) Debts secured by stocks or bonds of other Govern- ment Treasury Bills	\$58,400 00	
		58,400 00

D.—Unsecured Debts.

27. (a) Sundry small debts	\$163 00	
		163 00

E.—Cash.

31. (a) On hand	\$4 82	
32. (b) In banks in Canada and Great Britain	31,306 15	
		31,310 97

Total assets	\$1,126,859 37
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CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

(Col. 1.) (Total Col. 4.)

(a) Cash (not already shown under (1)):		
2. (i) On hand		\$4 64
3. (ii) In bank		19,319 38

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal		78,336 13
11. (ii) Interest	\$65,558 53	

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales		6,157 20
17. (b) Rents	823 34	

F.—Borrowed Money.

25. (a) Bank or other advances, discounts or overdrafts		7,300 00
27. (c) Borrowed on debentures		24,382 00

G.—Receipts from other sources, viz.:

30. (a) Transfer fees	9 73	
(b) Treasury bills repaid		19,466 67
(c) Exchange	1,737 17	
(d) Refund from other companies of office expenses	1,120 20	
	\$69,248 97	\$154,966 02
		69,248 97
Total		\$224,214 99

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

(Col. 1.) (Total Col. 4.)

1. (a) Loaned on mortgages of realty		\$28,871 88
(b) Loaned or invested on other securities, viz.:		
2. (i) Treasury bills		33,525 01
3. (ii) National War Bonds		24,333 33
6. (c) Real estate purchased—payments on account of		880 07

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

B.—Expended on Stock Account.

	(Col. 1.)	(Total Col. 4.)
8. Dividends paid on permanent stock	\$24,129 77	

C.—Borrowed Money (other than foregoing) or Interest thereon paid, viz.:

18. (a) Bank account (principal and interest)		\$12,166 67
21. (d) Debentures issued elsewhere:		
Principal		12,604 67
Interest	19,407 29	

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	7,495 20
26. (b) Commission or brokerage	545 10
28. (d) Stationery, postage, printing and advertising	139 65
29. (e) Law costs	933 43
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates.	25,515 20

E.—Other Expenditure, viz.:

33. (i) Other management expenditure	405 59
34. (a) Exchange	29 56
55. (b) Payments to co-owners on account of joint property.	1,921 60

F.—Balance.

37. (a) Cash on hand and in banks	31,310 97
	\$78,600 79
	\$145,614 20
	\$78,600 79
Total	\$224,214 99

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, nil; issued elsewhere, \$7,884.00.
2. Amount of other existing obligations which will mature in 1918: None, except ordinary small current debts.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$151,000.00.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, nil; on debentures, 5%; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1917: (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 6%; (b) 5%.
 - (ii) Not owned beneficially: (a); (b)
6. Of the mortgages owned beneficially by the Corporation, \$18,750 is on realty situate in Ontario, and \$738,115.97 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: \$52,403.97.
 - (ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., 18; amount, \$52,403.97.
 - (ii) Not so owned: No., ...; amount, ...

10. Aggregate market value of land mortgaged to the Corporation.
 - (i) Mortgages owned beneficially: \$1,500,000.00.
 - (ii) Not so owned: Nil.
11. How often are the securities held by the Corporation valued? From time to time as there is occasion.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Alexander Bain, Manager, and William Bain, Assistant Manager, Winnipeg; General Policy, £5,000.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: March, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):

For 1917: Moores, Carson and Watson, C.A., Glasgow.
For 1918: Not yet appointed.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? 13th April, 1917, 8%.
16. What is the date appointed for the Annual Meeting? March or April. Date of last Annual Meeting? 12th April, 1917.
17. Special General Meetings held in 1917: Dates, none.

IV. TRUST COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

THE BRANTFORD TRUST COMPANY, LIMITED.

CONSTATING INSTRUMENTS.

The Brantford Trust Company was incorporated by Letters Patent of Ontario, bearing date 16th December, 1907. See The Loan and Trust Corporations Act, R.S.O. 1914, c. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Brantford Trust Company, Limited, of Brantford, Ont., at 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 38 and 40 Market Street in the City of Brantford, in the Province of Ontario.

The Board is constituted of six directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1917, were as follows, together with their respective terms of office:

Christopher Cook, President, Brantford;	February, 1917; February, 1918.
Charles B. Heyd, Vice-President, Brantford;	" "
A. J. Wilkes, K.C., Director, Brantford;	" "
A. K. Bunnell, F.C.A., Director, Brantford;	" "
Franklin Grobb, Director, Brantford;	" "
George Wedlake, Director, Brantford;	September 12th, 1917; "
W. G. Helliker, Manager, Secretary, Brantford.	

A.—Permanent capital stock: Total amount authorized, \$300,000; total amount subscribed, \$300,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called.....	3,000	\$ 100	\$ 300,000	\$ 300,000	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$300,000; total paid thereon \$300,000 00

BALANCE SHEET.—Continued.

Dr.	Capital and Liabilities.
4. (d) Dividends declared in respect of (1), but not yet paid	\$9,000 00
5. (e) Unappropriated profits in respect of (1)	4,560 58
6. (f) Reserve Fund	15,000 00
Total actual liabilities	\$328,560 58
II.—Contingent Liabilities.	
49. Money for which the Corporation is contingently liable:	
50. (a) Principal guaranteed	\$23,210 97
51. (b) Interest guaranteed	350 48
	23,561 45
56. (e) Other contingent liabilities, value of trusts and estates under administration ..	512,477 00
Total contingent liabilities	\$536,038 45
Gross total liabilities, actual and contingent	\$864,599 03
Cr.	Assets.
I.—Assets of which the Corporation is the Beneficial Owner.	
B.—Debts secured by Mortgages of Land.	
9. (a) Debts (other than item 10) secured by mortgages of land	\$237,428 41
11. (c) Interest due and accrued on item (9), not included therein ..	6,134 83
	\$243,563 24
C.—Debts not above enumerated for which the Corporation holds securities, as follows:	
14. (b) Debts secured by municipal bonds or debentures ...	\$45,427 44
15. (c) Debts secured by Public School Debentures	4,979 08
18. (f) Debts secured by Dominion Government stock or bonds ..	19,375 80
	69,782 32
E.—Cash.	
32. (b) In bank	15,215 02
Total assets owned beneficially by Corporation	\$328,560 58
II.—Assets not owned beneficially by Corporation but for which the Corporation is Accountable.	
A.—As Guarantor.	
(a) Mortgages securities:	
43. (i) Principal	\$21,750 00
44. (ii) Interest due and accrued	575 18
45. (iii) Cash in bank	1,236 27
	23,561 45
B.—As Trustee, Representative, Guardian or Agent (without guarantee).	
52. (d) Value of trusts and estates under administration	512,477 00
Total of assets II.	\$536,038 45
Gross total of assets I. and II.	\$864,599 03

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

(b) Cash (not already shown under (1)):	
3. (ii) In bank	\$11,719 61

C.—Receipts on Account of Investments, Loans or Debts.

(a) On mortgages of realty:	
10. (i) Principal	20,401 36
11. (ii) Interest	16,258 71
(b) On other securities:	
12. (i) Principal	7,019 88
13. (ii) Interest or dividends	4,079 72

E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent trustee, etc.)	1,738 68
--	----------

F.—Borrowed Money.

25. (a) Bank or other advances or overdrafts	3,000 00
Total	<u>\$64,217 96</u>

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1916.

(b) Cash:	
(ii) In bank	\$5,083 70

B.—Receipts on account of Investments, etc.

34. (a) Mortgages:	
Principal	\$3,089 63
Interest	1,561 92
	<u>4,651 55</u>
35. (b) On other securities:	
Principal	1,000 00

D.—Receipts from other sources.

39. (a) From guaranteed investments	787 43
40. (b) Interest, extra from banks, etc.	19 10
41. (c) On account of trusts and estates	38,652 70
Total	<u>\$50,194 48</u>

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	Total Col. 4.)
1. (a) Loaned on mortgages of realty		\$18,323 95
(b) Loaned on or invested in other securities, viz.:		
2. (i) Municipal debentures		7,342 90

B.—Expended on Stock Account.

8. Dividend paid on permanent stock	18,000 00
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C.—Borrowed Money or Interest thereon paid, viz.:

18. (a) Bank account, principal	\$3,000 00	
Interest	78 35	
		3,078 35

D.—Management Expenses.

25. (a) Salaries, auditors' and directors' fees	933 00
26. (b) Commission or brokerage on loans	84 46
28. (d) Stationery, postage, printing and advertising, etc.	228 48
29. (e) Law costs (solicitors)	14 00
31. (g) Dominion Government War Revenue Tax	203 86
32. (h) Registration and Government fees	758 94
33. (i) Guarantee company	35 00

F.—Balance.

37. (a) Cash in bank	15,215 02
Total	\$64,217 96

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	8 00
(b) Loaned or invested on or in other securities:	
45. (iii) Paid on guaranteed investments: Principal.....	2,499 23
Interest.....	1,088 87

B.—Other Expenditures.

50. (a) Remuneration paid Brantford Trust Company, Limited, as agent, executor, etc.	1,738 68
51. (b) Commission on loans	22 87
52. (c) Debts or obligations wholly paid: Principal, \$1,000.00; interest, \$20.68	1,020 68
53. (d) Cash invested for estates and paid out for various purposes	37,834 66

C.—Balances.

Cash in banks and loan company	5,981 49
Total	\$50,194 48

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, nil; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1918: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$53,877.00.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, nil; on debentures, nil; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 6.66%; (b) 6.14%.
(ii) Not owned beneficially: (a) 6.81%; (b) nil.
6. Of the mortgages owned beneficially by the Corporation, \$237,428.41 is on realty situate in Ontario, and nil is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$21,750.00 is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially: Nil.
(ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., nil; amount, nil.
(ii) Not so owned: No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$503,376.00.
(ii) Not so owned: \$49,430.00.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$5,000; Accountant, \$2,500; Teller, \$2,500.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: December 31st, 1916, to December 31st, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: F. W. Frank and C. J. Parker, C.A., Brantford.
For 1918: F. W. Frank and C. J. Parker, C.A., Brantford.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? January 2nd, 1917, 3%; July 2nd, 1917, 3%.
16. What is the date appointed for the Annual Meeting? 2nd Wednesday in February.
Date of last Annual Meeting? February 13th, 1918.
17. Special General Meetings held in 1917: Dates, nil.

THE UNION TRUST COMPANY, LIMITED.

Incorporated by Letters Patent of Ontario, dated 7th August, 1901. The Letters Patent authorized the Company to acquire and take over the assets, business and good-will of the Provincial Trust Company of Ontario, Limited.

The Authorized Capital Stock of the Union Trust Company was at first \$2,000,000 (F. p. 106); then, by Supplementary Letters Patent of 27th December, 1905, was increased to \$2,500,000 (F. p. 205); finally, by Supplementary Letters Patent of 25th November, 1908, was decreased to \$1,000,000 (F. p. 393).

ANNUAL STATEMENT

Of the condition and affairs of the Union Trust Company, Limited, of Toronto, as at 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 176 Bay Street, in the City of Toronto, and Province of Ontario.

The Board is constituted of twelve directors, holding office for one year.

The directors and chief executive officers at 31st December, 1917, were as follows, together with their respective terms of office:

Henry F. Gooderham, President, Toronto, Ont.;	February, 1917; February, 1918.
Hon. E. G. Stevenson, 1st Vice-Pres., Detroit, Michigan, U.S.A.;	" "
H. S. Strathey, 2nd Vice-Pres., Toronto, Ont.;	" "
H. H. Beck, Director, Victoria, B.C.;	" "
Mark Bredin, Director, Toronto, Ont.;	" "
Right Hon. Lord Hindlip, Director, Worcester, Eng.;	" "
A. Percy Taylor, Director, Toronto, Ont.;	" "
George S. May, Director, Ottawa, Ont.;	" "
J. H. McConnell, M.D., Director, Toronto, Ont.;	" "
Walter C. Laidlaw, Director, Toronto, Ont.;	" "
W. H. Smith, Director, Toronto, Ont.;	" "
J. M. McWhinney, Director and General Manager, Toronto, Ont.	
C. D. Henderson, Secretary, Toronto, Ont.	

A.—Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called.	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000	\$

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called: Total called, \$1,000,000; total paid thereon	\$1,000,000 00
4. (d) Dividends declared in respect of (1), but not yet paid	20,000 00
5. (e) Unappropriated profits in respect of (1)	15,702 77
6. (f) Reserve fund in respect of (1)	450,000 00

Liabilities to the Public.

41. Other liabilities to the public, viz.:	
42. (a) Interest accrued, but not yet payable on guaranteed investments	12,538 71
43. (b) Suspense	66,092 62
44. (c) Sundries (accounts payable)	8,213 09
Total actual liabilities	\$1,572,547 19

II.—Contingent Liabilities.

48. Money for which the Corporation is contingently liable:	
50. (a) Principal guaranteed	\$7,661,882 25
52. (c) Trust funds invested, but not guaranteed:	
53. (i) Principal	590,959 96
54. (ii) Interest	13,014 11
55. (d) Trust funds uninvested, bearing interest, and not guaranteed...	123,503 80
56. (e) Other contingent liabilities	5,304,284 91
Total contingent liabilities	\$13,693,645 03
Gross total liabilities, actual and contingent	\$15,266,192 22

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises, situate as follows:	
2. (i) At Winnipeg, Manitoba, held in freehold	\$500,000 00
5. (b) Freehold land, including buildings other than foregoing	42,413 26

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	634,812 56
10. (b) Debts secured by mortgaged land held for sale	14,059 83
11. (c) Interest due and accrued on (9) and (10) and not in- cluded therein	91,384 79
	740,257 18

C.—Debts not above enumerated, for which the Corporation holds security as follows:

22. (j) Debts secured by stocks and bonds	\$110,959 74
26. (n) Interest due and accrued on item 22, and not in- cluded therein	29,347 86
	140,307 60

BALANCE SHEET.—Continued.

Cr.

Assets.

E.—Cash.

31. (a) On hand	\$259 17	
32. (b) In banks, Canada and England, and Trust Company, New York	92,882 54	\$93,141 71

F.—Assets not hereinbefore mentioned.

37. (a) Stocks	\$21,947 00	
38. (b) Interest due and accrued on items 37 and 49	23,898 96	
39. (c) Sundry assets	10,581 48	56,427 44
Total assets owned beneficially by Corporation.....		\$1,572,547 19

II.—Assets not Owend Beneficially by Corporation, but for which the Corporation is Accountable.

A.—As Guarantors.

(a) Mortgages securities:		
43. (i) Principal	\$3,463,330 39	
(b) Other securities:		
45. (i) Principal	3,784,224 69	
Cash on hand and in banks	414,227 17	\$7,661,882 25

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:		
47. (i) Principal	\$408,408 80	
48. (ii) Interest due	1,109 45	
(b) On other securities:		
49. (i) Principal	71,140 42	
52. (d) Uninvested trust funds	123,503 80	
Inventoried value of unrealized assets of trusts, estates, etc.	5,427,600 31	6,031,762 78
Total assets of II.		\$13,693,645 03
Gross total assets I. and II.		\$15,266,192 22

CASH ACCOUNT.

Receipts for the year ending 31st December. 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1916.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
2. (i) On hand		\$4,841 96	
3. (ii) In bank		45,225 82	\$50,067 78

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

C.—Receipts on Account of Investments, Loans
or Debts.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
(a) On mortgages of realty:			
10. (i) Principal		\$168,610 84	
11. (ii) Interest	\$283,412 97		
(b) On other securities:			
12. (i) Principal		82,460 03	
13. (ii) Interest or dividends	216,603 18		
			\$751,087 02

E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as Corporate Agent, Trustee, etc.)..	60,522 77		
19. (b) Premiums or bonus on loans	973 30		
			61,496 07

G.—Receipts from Other Sources.

30. (a) Insurance department		12,471 84	12,471 84
(b) Safe deposit department, valut rents ..	4,555 20		
(c) Bank interest	6,222 93		
			10,778 13
Total	\$572,290 35	\$313,610 49	\$885,900 84

II.—Received as Corporate Trustee, Representative, Guardian
or Agent in Trust.

A.—Balance from 31st December, 1916.

(b) Cash:			
32. (i) On hand		\$32,302 36	
33. (ii) In bank		557,420 17	
			\$589,722 53

B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal	\$508,892 04		
Interest	32,625 45		
35. (b) On other securities: Principal	316,833 30		
			858 350 79

C.—Receipts from Real Estate.

38. (b) Rents			73,008 87
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D.—Receipts from Other Sources, viz.:

39. (a) On guaranteed investment account	\$4,249,780 43		
40. (b) As executor, trustee, agent, etc.	286,851 72		
			4,536,632 15
Total			\$6,943,615 18

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty		\$141,331 09	
(b) Loaned or invested in other securities:			
2. (i) Stocks		405 00	
3. (ii) Call loans		25,632 30	
4. (iii) Mortgaged lands held for sale..		6,962 10	
7. (d) Incumbrances on realty paid off		1,173 96	
(e) Insurance or taxes advanced on property mortgaged to the Corporation		13,168 28	
			\$188,672 73

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$90,000 00	90,000 00
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

24. (g) Guarantee paid (interest)	346,468 29	346,468 29
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D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	76,942 33	
26. (b) Commission or brokerage	3,367 87	
28. (d) Stationery, postage, printing and advertising	13,900 01	
29. (e) Law costs	69 00	
30. (f) Fuel, rent, and taxes (other than in 7 and 32) and rates	27,661 40	
31. (g) Travelling expenses	9,664 95	
32. (h) Registration fees	315 00	
33. (i) Other management expenditure	9,376 33	
		141,296 89

E.—Other Expenditure, viz.:

34. (a) Insurance Department	\$12,344 38	
35. (b) Sundry suspense items	13,976 84	
		26,321 22

F.—Balance.

37. (a) Cash on hand and in banks	93,141 71
Total.....	\$885,900 84

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$535,141 52	
(b) Loaned and invested on or in other securities:		
43. (i) Stocks, bonds and debentures	455,456 82	
		\$990,598 34

B.—Other Expenditures.

50. (a) Sundry suspense items	\$2,524 71	
51. (b) Insurance re mortgages	1,768 13	
53. (d) On guaranteed investment account	4,081,370 45	
(e) As executor, trustee, agent, etc.	443,621 74	
		4,529,285 03

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

C.—Balance.

54. (a) Cash on hand and in banks	\$537,830 97
Total	\$6,943,615 18

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada—Company does not issue debentures.
2. Amount of other existing obligations which will mature in 1918: \$66,883.32.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$492,842.33.
4. Average rate of interest per annum paid by the Corporation during 1917: On trust savings account, 4.5%.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 6.36%; (b) 4.51%.
 - (ii) Not owned beneficially: (a) 7.08%; (b) 5.7%.
6. Of the mortgages owned beneficially by the Corporation \$184,718.89 is on realty situate in Ontario, and \$555,538.29 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation \$1,607,291.93 is on realty situate in Ontario, and \$2,265,556.71 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: None.
 - (ii) Not so owned: \$30,647.04; three loans.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., ...; amount, ...
 - (ii) Not so owned: No., 11; amount, \$49,435.66.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$1,345,816.00.
 - (ii) Not so owned: \$4,220,891.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Thirty-six for \$150,000.00 total.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: December 31st, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: A. C. Neff, F.C.A., C. R. Cumberland (deceased), H. Burch.
For 1918: Price, Waterhouse & Co., and A. C. Neff, F.C.A.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? April 1st, 2½%; July 1st, 2%; October 1st, 2%; and balance of 1917 dividend paid January 2nd, 1918.
16. What is the date appointed for the Annual Meeting? February 14th, 1918. Date of last Annual Meeting: February 8th, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE CANADA TRUST COMPANY.

Incorporated on the 23rd July, 1894, by special Act of the Dominion of Canada, 57-8 Vict. (1894), Chap. 115, under the name of The General Trusts Corporation of Canada.

By a subsequent special Act, 62-3 Vict., Chap. 111 (D.), passed on the 11th August, 1899, the corporate name was changed to The Canada Trust Company, and certain other amendments were made in the incorporating Act.

The powers of the Company are defined by sections 3 of the incorporating Act, which powers are (section 4) to be deemed subject to the laws of the Province.

ANNUAL STATEMENT

Of the condition and affairs of The Canada Trust Company, of London, Ontario, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 446 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of seventeen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

Thomas G. Meredith, K.C., Pres., London, Ont.;	February, 1917; February, 1918.
Dr. F. R. Eccles, Vice Pres., London, Ont.;	" "
Frank E. Leonard, Director, London, Ont.;	" "
H. S. Blackburn, Director, London, Ont.;	" "
H. E. Gates, Director, London, Ont.;	" "
J. B. McKillop, Director, London, Ont.;	" "
John Cowan, K.C., Director, Sarnia, Ont.;	" "
Philip Pocock, Director, London, Ont.;	" "
Isaac Campbell, K.C., Director, Winnipeg, Man.;	" "
Robert Fox, Director, London, Ont.;	" "
George T. Brown, Director, London, Ont.;	" "
E. P. Clement, K.C., Director, Kitchener, Ont.;	" "
R. O. McCulloch, Director, Galt, Ont.;	" "
Verschoyle Cronyn, K.C., Director, London, Ont.;	" "
A. H. Marshall Graydon, Director, London, Ont.;	" "
Hon. F. G. Macdiarmid, Director, Toronto, Ont.;	" "
Hume Cronyn, Director, General Manager, London, Ont.;	" "
M. Aylsworth, Secretary, London, Ont.;	" "

A.—Permanent capital stock: Total amount authorized, \$1,048,900; total amount subscribed, \$1,048,900, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total amount unpaid and constituting an asset of the corporation.
		\$	\$	\$	\$
1. Fully called	9,869	100	986,900	986,900	.....
2. Partly called 25%	520	100	52,000	13,000	39,000 00
" " 1%	100	100	10,000	100	9,900 00
Totals	10,489	.....	1,048,900	1,000,000	48,900 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$986,900; total paid thereon	\$986,900 00	
2. (b) Ordinary joint stock capital, 25 per cent. called; total called, \$13,000; total paid thereon	13,000 00	
3. (c) Joint stock capital, 1 per cent. called; total called, \$100; total paid thereon	100 00	
		\$1,000,000 00
4. (d) Dividends declared in respect of (1) and (2) but not yet paid...	34,996 50	
5. (e) Unappropriated profits in respect of (1) and (2)	10,274 73	
6. (f) Reserve fund in respect of (1) and (2) or (3)	550,000 00	
Total actual liabilities		\$1,595,271 23

Liabilities to the Public.—None.

Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:		
50. (a) Principal guaranteed	\$4,461,357 90	
51. (b) Interest guaranteed	67,224 06	
		\$4,528,581 96
52. (c) Trust funds invested but not guaranteed:		
53. (i) Principal	\$1,583,575 59	
54. (ii) Interest	42,007 79	
		1,625,583 38
56. (e) Unrealized assets of estates, estimated		1,164,607 00
Gross total liabilities, actual and contingent		\$8,914,043 57

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$869,700 75	
Less retained to pay assumed mortgages	19,674 65	
		\$850,026 10
10. (b) Debts secured by mortgaged land held for sale.....	12,679 73	
		\$862,705 83

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Municipal bonds or debentures owned by company..	\$154,602 00	
15. (c) Public school debentures owned by company	60,726 00	
17. (e) Debts secured by rural telephone debentures	117,022 00	
18. (f) Debts secured by stock or bonds of any of the Prov- inces of Canada	216,788 00	
19. (g) Debts secured by stock or bonds of other governments	74,296 00	
23. (h) Debts secured by stock of other corporations	41,420 00	
		664,854 00

BALANCE SHEET.—Continued.

Cr.	Assets.	
31. (a) On hand	\$11,272 99	
32. (b) In banks in Canada	56,438 41	
		\$67,711 40
Total assets owned beneficially by Corporation		\$1,595,271 23
II.—Assets not owned beneficially by Corporation, but for which the Corporation is Accountable.		
A.—As Guarantor.		
(a) Mortgage securities:		
43. (i) Principal	\$2,595,439 85	
44. (ii) Interest	104,249 15	
		2,699,689 00
(b) Other securities:		
45. (i) Principal	\$1,675,817 01	
46. (ii) Interest due and accrued	35,458 99	
		1,711,276 00
(iii) Cash in bank and on hand		117,616 96
B.—As Trustee, Representative, Guardian or Agent (without guarantee).		
(a) Mortgage securities:		
47. (i) Principal	\$966,939 33	
48. (ii) Interest due or accrued	34,547 67	
		1,001,487 00
(b) Other securities:		
49. (i) Principal	\$446,328 88	
50. (ii) Interest due and accrued	7,460 12	
		453,789 00
51. (c) Unrealized assets of estates, estimated		1,164,607 00
52. (d) Trust funds deposited in banks bearing interest, but not guaranteed		170,307 38
Grand total of assets I. and II.		\$8,914,043 57

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

	(Col. 1.)	(Col. 3.)	(Col. 4.)
1. Cash:			
2. (i) On hand	\$10,655 50		
3. (ii) In bank	110,812 43		
			\$121,467 93

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:			
10. (i) Principal	\$298,751 98		
11. (ii) Interest	72,785 07		
(b) On other securities:			
12. (i) Principal	113,684 41		
13. (ii) Interest or dividends	41,632 47		
			526,853 93
(c) Unsecured Debts:			
(i) Principal, assumed mortgages ..			11,029 99

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

D.—Receipts from Real Estate Owned Beneficially
by Corporation.

	(Col. 1.)	(Col. 3.)	(Col. 4.)
17. (b) Rents	\$100 50	.....	\$100 50

E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	\$78,404 28		78,404 28
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G.—Receipts from Other Sources.

30. (a) Safety deposit vault	\$692 75		
(b) Bank interest	1,095 85		1,788 60
Total			\$739,645 23

II.—Received as Corporate Trustee, Representative, Guardian
or Agent in Trust.

A.—Balance from 31st December, 1916.

	(Col. 1.)	(Col. 4.)
(i) On hand	\$10,120 28	
33. (ii) In bank	393,669 38	\$403,789 66

B.—Receipts on account of Investments, etc.

34. (a) Mortgages:		
Principal	\$1,323,907 27	
Interest	363,684 43	
35. (b) On other securities:		
Principal	404,474 05	
Interest	99,800 27	2,191,866 02

C.—Receipts from Real Estate.

38. (b) Rents	\$49,662 72	49,662 72
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D.—Receipts from Other Sources, viz.:

39. (a) Sundry receipts	\$2,091,576 95	
40. (b) Bank interest	4,722 88	
41. (c) Sterling exchange	1,420 47	2,097,720 30
Total		\$4 743,038 70

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty	\$301,765 13	
(b) Loaned on or invested in other securities:		
2. (i) Bonds and debentures	213,921 83	
7. (d) Incumbrances on realty paid off	35,905 90	
		<u>\$551,592 86</u>

B.—Expended on Stock Account.

8. Dividends on permanent stock	64,993 50
---------------------------------------	-----------

D.—Management Expenses.

25. (a) Salaries, wages and fees	\$30,425 50	
26. (b) Commission or brokerage	797 55	
28. (d) Stationery, postage, printing and advertising	8,754 00	
29. (c) Law costs	315 65	
30. (f) Fuel, rent, taxes and rates	6,497 61	
31. (g) Travelling expenses	897 57	
33. (i) Other management expenditure	2,606 28	
		<u>50,294 16</u>

E.—Other Expenditures, viz.:

34. (a) Subscriptions to Patriotic and Red Cross Funds	\$3,125 00	
36. (c) War revenue tax	1,928 31	
		<u>5,053 31</u>

F.—Balances.

37. (a) Cash on hand and in banks in Canada	67,711 40
Total	<u>\$739,645 23</u>

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$1,422,575 52	
(b) Loaned or invested on or in other securities:		
43. (i) Stocks and bonds	1,698,399 34	
		<u>\$3,120,974 86</u>

B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency (including item 26) ..	\$11,315 07	
51. (b) Rents, taxes and rates, other expenses	1,384 30	
		<u>12,699 37</u>
53. (d) Sundry reutrns, payments and disbursements	1,321,440 13	

C.—Balance.

54. (b) (i) Cash on hand	\$15,378 33	
(ii) and in banks in Canada and London, Eng. ..	272,546 01	
		<u>287,924 34</u>
Total		<u>\$4,743,038 70</u>

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, no debentures issued; issued elsewhere, no debentures issued.
2. Amount of other existing obligations which will mature in 1918: \$1,622,355.13.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$977,017.67.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 8.947%; (b) 6.432%.
 - (ii) Not owned beneficially: (a) 7.609%; (b) 6.903%.
6. Of the mortgages owned beneficially by the Corporation, \$421,392.75 is on realty situate in Ontario, and \$448,308.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$2,775,639.00 is on realty situate in Ontario, and \$1,379,326.00 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: Nil.
 - (ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., 3; amount, \$4,350.00.
 - (ii) Not so owned: No., 1; amount, \$925.00.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$2,042,760.00.
 - (ii) Not so owned: \$9,399,557.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: General Manager, \$10,000.00, other officers, \$41,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: As at 31st December, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: M. H. Rowland and J. F. Kern, London.
For 1918: M. H. Rowland and J. F. Kern, London.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? 2nd January, $3\frac{1}{2}\%$ and 2nd July, $3\frac{1}{2}\%$.
16. What is the date appointed for the Annual Meeting? 12th February, 1918. Date of last Annual Meeting? 13th February, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE NATIONAL TRUST COMPANY, LIMITED.

Head Office, Toronto.

Incorporated on the 12th day of August, 1898, by Letters Patent issued under the Ontario Companies Act (R.S.O. 1887, c. 191), subject to the provisions of the Ontario Trust Companies' Act (R.S.O. 1897, c. 206). See the Loan and Trust Corporations Act (R.S.O. 1914, chap. 184).

ANNUAL STATEMENT

Of the condition and affairs of the National Trust Company, Limited, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Nos. 18-22 King Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of twenty-four directors, holding office for one year.

*The directors and chief executive officers of the Corporation at 31st December, 1917, were as follows, together with their respective terms of office:

Sir. J. W. Flavelle, Bart., President, Toronto, Ont.;
 Z. A. Lash, K.C., Vice-President, Toronto, Ont.;
 E. R. Wood, Vice-President, Toronto, Ont.;
 Geo. H. Watson, K.C., Director, Toronto, Ont.;
 Hon. Mr. Justice Britton, Director, Toronto, Ont.;
 H. C. Cox, Director, Toronto, Ont.;
 Elias Rogers, Director, Toronto, Ont.;
 H. H. Fudger, Director, Toronto, Ont.;
 E. M. Saunders, Director, Toronto, Ont.;
 H. B. Walker, Director, Montreal, Que.;
 Hon. Sir Edward Kemp, Director, Toronto, Ont.;
 Chester D. Massey, Director, Toronto, Ont.;
 J. H. Plummer, Director, Toronto, Ont.;
 J. Harrington Walker, Director, Walkerville, Ont.;
 Hon. F. H. Phippen, K.C., Director, Toronto, Ont.;
 Thomas Findley, Director, Toronto, Ont.;
 Alex. Bruce, K.C., Director, Toronto, Ont.;
 H. J. Fuller, Director, New York, N.Y.;
 F. W. Molson, Director, Montreal, Que.;
 T. B. Macaulay, Director, Montreal, Que.;
 W. M. Birks, Director, Montreal, Que.;
 Sir John Aird, Director, Toronto, Ont.;
 J. W. Woods, Director, Toronto, Ont.;
 W. E. Rundle, General Manager, Toronto, Ont.;
 J. C. Breckenridge, Assistant Manager, Toronto, Ont.;
 E. Cassidy, Secretary, Toronto;

Elected at Annual Meeting

A.—Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$1,500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description	No. of shares	Par value of shares	Total amount held	Total amount paid thereon
1. Fully called....	15,000	\$ 100	\$ 1,500,000	\$ 1,500,000

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1917.

(Not printed.)

*At annual meeting. No permanent date fixed for annual meeting.

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$1,500,000; total paid thereon	\$1,500,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid	37,500 00	
5. (e) Unappropriated profits on (1)	122,398 62	
6. (f) Reserve fund in respect of (1)	1,500,000 00	
		\$3,159,898 62

Liabilities to the Public.

39. Due on loans in process of completion or to pay assumed mortgages	\$30,284 55	
41. Other liabilities to the public:		
42. (a) Reserve for balance Dominion Income War Tax	6,938 86	
		37,223 41
Total actual liabilities		\$3,197,122 03

II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:		
50. (a) Principal, guaranteed, together with trust deposits. {	\$7,717,790 05	
51. (b) Interest guaranteed		
52. (c) Trust funds invested but not guaranteed:		
53. (i) Principal	60,547,422 04	
54. (ii) Interest		
55. (d) Trust funds uninvested not bearing interest and not guaranteed	5,260,301 24	
Total contingent liabilities		73,525,513 33
Gross total liabilities, actual and contingent		\$76,722,635 36

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate in Toronto, Winnipeg, Edmon- ton, Saskatoon, Regina and Montreal, held in freehold	\$462,601 78	
5. (b) Freehold land (including buildings) other than fore- going	143,078 85	
7. (d) Safe deposit vaults	51,290 00	
8. (e) Rents due and accrued <i>re</i> vaults	1,415 40	
		\$658,386 03

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$502,066 80	
11. (c) Interest due or accrued on item (9), and not in- cluded therein, including accrued interest on certain mortgages held for guaranteed trust account	271,744 09	
		773,810 89

BALANCE SHEET.—Continued.

Cr.	Assets.	
C.—Debts not above enumerated, for which the Corporation holds securities as follows:		
22. (j) Debts secured by call loans on stocks, bonds, etc., and advances to estates, trusts, etc.	\$554,190 51	
26. (n) Interest due or accrued on item 22 and not included therein	11,673 51	
		\$565,864 02
E.—Cash.		
31. (a) On hand	\$28,078 59	
32. (b) In sundry banks	296,140 74	
		324,219 33
F.—Assets not hereinbefore mentioned.		
37. (a) Stocks of other corporations	\$99,697 58	
38. (b) Bonds and debentures	775,144 18	
		874,841 76
Total assets owned beneficially by the Corporation		\$3,197,122 03
NOTE.—Assets reported in 1916, but written of in 1917 (not extended), \$50,000 office premises.		

II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.

A.—As Guarantors.

(a) Mortgage securities:

43. (i) Principal	\$5,394,310 70	
44. (ii) Interest due and accrued	20,713 87	

(b) On other securities:

45. (i) Principal	1,715,827 14	
46. (ii) Interest due and accrued	15,334 09	
(iii) Cash on hand and in bank	571,604 25	
		\$7,717,790 05

B.—As Trustee, Representative, Guardian or Agent (without Guarantee).

(a) Mortgage securities:

47. (i) Principal	\$14,122,334 73	
48. (ii) Interest due	204,688 51	

(b) On other securities:

49. (i) Principal	46,197,372 45	
50. (ii) Interest due, rents, etc.	23,026 35	
52. (d) Uninvested trust funds	5,260,301 24	
		65,807,723 28

Total assets of I and II. \$76,722,635 36

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

3.	(i) On hand	}	\$173,153 15
	(ii) In bank		

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:			
10.	(i) Principal		1,499,143 40
11.	(ii) Interest	\$50,497 72	
(b) On other securities:			
12.	(i) Principal		1,581,730 91
13.	(ii) Interest or dividends	106,274 18	

D.—Receipts from Real Estate Owned Beneficially by Corporation,

16. (a) Sales		77,236 21
17. (b) Rent, including rents from safe deposit vaults	54,170 94	

E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	596,827 64	
19. (b) Premiums or bonus on loans	1,524 49	
		809,294 97
Total		\$4,140,558 64

II.—Received as Corporate Trustee, Representative, Guardian, or Agent in Trust.

A.—Balance from 31st December, 1916.

(b) Cash:			
32.	(i) On hand	}	\$7,183,632 11
33.	(ii) In bank		

B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$3,317,970.23; interest, \$983,304.40	4,301,274 63
35. (b) On other securities: Principal, \$8,599,825.88; interest, \$1,706,904.38	10,306,730 26

C.—Receipts from Real Estate.

37. (a) Sales (not included in foregoing items)	1,087,931 00
38. (b) Rents	164,300 90

D.—Received from other sources.

39. (a) Estate, capital and revenue (including guaranteed funds)	12,802,950 93
Total	\$35,846,819 83

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty		\$1,521,043 49
(b) Loaned or invested in other securities:		
2. (i) Call loans, stocks, bonds, etc., and advances to estates, trust, etc.		502,641 77
3. (ii) Invested in bonds		965,056 88
6. (c) Real estate purchased		152,736 83
(e) Insurance or taxes advanced on property mortgaged to the Corporation		

B.—Expended on Stock Account.

8. Dividend paid on permanent stock	\$150,000 00
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D.—Management Expenses.

25. (a) Salaries, wages and fees	317,167 21
26. (b) Commission or brokerage	4,166 56
28. (d) Stationery, postage, printing, etc.	43,343 32
29. (c) Law costs	3,933 59
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates ..	44,023 61
31. (g) Travelling expenses	7,365 09
32. (h) Registration fees	1,174 27
53. (i) Other management expenditure	45,731 46

E.—Other Expenditure.

34. (a) Government taxes	14,603 71
35. (b) Real estate charges	28,101 52
36. (c) Subscription to Patriotic, Red Cross and other funds	15,250 00
	<u>674,860 34</u>

F.—Balance.

37. (a) Cash in sundry banks	324,219 33
Total	<u>\$4,140,558 64</u>

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$1,141,404 15
Loaned or invested on or in other securities:	
43. (i) Call loans, bonds, stocks, etc.	4,414,000 00
44. (ii) Invested in bonds, stocks, etc.	4,551,914 29
47. (a) Real estate purchased	2,076,891 46

B.—Other Expenditure.

53. (d) Estates, capital and revenue, including guaranteed funds	17,830,704 44
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C.—Balance.

56. (ii) Sundry banks	5,831,905 49
Total	<u>\$35,846,819 83</u>

 MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, nil; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1918: Assumed mortgages and loans in process of completion, \$30,284.55; guaranteed funds, \$472,656.16; total, \$502,940.71.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: In capital account, \$35,292.70; in guaranteed account, \$856,078.50; total, \$891,371.20.
4. Average rate of interest per annum paid by the Corporation during 1917:
On trust deposits, 3¼%; on debentures, nil; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 7½%; (b) 5½%.
(ii) Not owned beneficially: (a) 7½%; (b) 5½%.
6. Of the mortgages owned beneficially by the Corporation, \$138,325.56 is on realty situate in Ontario, and \$363,741.24 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$5,425,564.99 is on realty situate in Ontario, and \$19,516,645.43 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially: \$4,800.00.
(ii) Not so owned: \$93,691.79.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., 3; amount, \$3,250.00.
(ii) Not so owned: No., 66; amount, \$161,396.55.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$1,200,000.00.
(ii) Not so owned: \$40,000,000.00.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers and staff of the Corporation who are under bond and for what sum respectively: All officers and staff for a total of \$320,500.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: December 31st, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
John Mackay and George Edwards, Toronto; G. Durnford, Montreal, and Webb, Read, Hegan and Callingham & Co., Winnipeg.
15. What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively: January 2nd, April 1st, July 1st, October 1st, 2½% on each.
16. What is the date appointed for the Annual Meeting? No fixed date. Date of last Annual Meeting? January 29th, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED.

Head Office, London, Ontario.

Incorporated on the 17th September, 1896, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies' Letters Patent Act, R.S.O., 1887, chapter 157. See also Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The London and Western Trusts Company, Limited, of London, Ontario, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 382 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of twenty-five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

Sir Geo. C. Gibbons, K.C., Pres., London, Ont.;	February 15, 1917; February 21, 1918.
T. H. Smallman, Vice-President, London, Ont.;	" "
J. L. Englehart, Vice-Pres., Toronto, Ont.;	" "
John McClary, Director, London, Ont.;	" "
George Robinson, Director, London;	" "
E. Meredith, K.C., Director, London;	" "
G. B. Harris, Director, London;	" "
Geo. Mair, Director, Windsor;	" "
C. R. Somerville, Director, London;	" "
J. C. Duffield, Director, London;	" "
D. Milne, Director, Sarnia;	" "
M. Masuret, Director, London;	" "
T. R. Atkinson, M.L.A., Director, Simcoe;	" "
Hon. C. S. Hyman, Director, London;	" "
A. M. Smart, Director, London;	" "
T. S. Hobbs, London;	" "
John S. Moore, Manager, London, Ont.	

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made:—Date, 1913; rate, 20 per cent.; gross amount, \$100,000; amount paid thereon, \$100,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		\$	\$	\$	\$
2. Fully called stock	5,000	100	500,000	500,000	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, total called, \$500,000;	
total paid thereon	\$500,000 00
4. (d) Dividends declared in respect of (2), but not yet paid	17,500 00
5. (e) Unappropriated profits in respect of (2)	9,937 90
6. (f) Reserve fund in respect of (2)	150,000 00
Provision for 1917, Business Profits, War Tax	2,000 00

Total actual liabilities \$679,437 90

II.—Contingent Liabilities.

48. Money for which the Corporation is contingently liable,
viz.:

49. (a) Principal guaranteed	\$135,287 92
50. (b) Interest guaranteed	977 44
51. (c) Trust funds invested, but not guaranteed:	
52. (i) Principal	2,318,097 05
53. (ii) Interest	71,985 25
Unrealized original assets of estates (estimated) ..	4,808,879 26

Total contingent liabilities 7,335,226 92

Gross total liabilities, actual and contingent \$8,014,664 82

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

1. (a) Office premises situate as follows:	
(i) At London, held in freehold	\$20,000 00
7. (d) Office fittings	5,000 00
	\$25,000 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land	453,891 24
11. (c) Interest due or accrued on item (9) and not included therein	12,493 63
	466,384 87

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

16. (d) Debts secured by Loan Corporations' debentures ...	\$1,000 00
17. (e) Debts secured by Dominion Government stock or bonds	15,100 00
19. (g) Debts secured by stocks or bonds of other governments	125,397 09
22. (j) Debts secured by legacies and life insurance policies	7,110 85
23. (k) Debts secured by stocks	21,650 00
26. (n) Interest due and accrued on items (16), (17), (19), (22), (23), and not included therein	2,989 46
	173,247 40

BALANCE SHEET.—Continued.

Cr.	Assets.
E.—Cash.	
32. (b) In bank	\$14,805 63
Total assets owned beneficially by Corporation	\$679,437 90
II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.	
A.—As Guarantor.	
(a) Mortgage securities:	
43. (i) Principal	\$135,241 76
44. (ii) Interest due and accrued	3,357 85
(b) Other securities:	
45. (i) Principal	3,398 05
46. (ii) Interest due and accrued	99 98
	\$142,097 64
B.—As Trustee, Representative, Guardian or Agent. (without guarantee).	
(a) Mortgage securities	
47. (i) Principal, less assumed mortgages	\$2,171,119 29
	32,388 17
	\$2,138,731 12
48. (ii) Interest due or accrued	66,516 17
(b) Other securities:	
49. (i) Principal	176,014 04
50. (ii) Interest due and accrued	2,988 69
	2,384,250 02
Unrealized original assets of estates (estimated)	4,808,879 26
Total assets of II.	\$7,335,226 92
Gross total assets I. and II.	\$8,014,664 82

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.			
A.—Balance from 31st December, 1916.			
3.	(ii) Cash in bank	(Col. 1.)	(Total Col. 4.)
			\$5,139 67
C.—Receipts on account of Investments, Loans or Debts.			
(a) On mortgages of realty:			
10.	(i) Principal		59,975 11
11.	(ii) Interest	\$32,954 45	32,954 45
(b) On other securities:			
12.	(i) Principal		42,849 01
13.	(ii) Interest	9,451 68	9,451 68

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

	(Col. 1.)	(Total Col. 4.)
E.—Miscellaneous.		
18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	\$36,645 21	\$36,645 21
G.—Receipts from Other Sources.		
30. (a) Safe deposit rentals	495 25	495 25
Totals	\$79,546 59	\$187,510 38
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.		
A.—Balances from 31st December, 1916.		
33. (ii) In bank		\$68,425 66
B.—Received on account of Investments, Loans or Debts.		
34. (a) On mortgages: Principal, \$310,942.34; interest, \$139,615.69		450,558 03
35. (b) On other securities: Principal, \$113,962.43; interest, \$8,093.04 ...		122,055 47
36. (c) On unsecured debts: Principal, \$345,983.13; interest, \$96,355.30 ..		442,338 43
C.—Receipts from Real Estate.		
37. (a) Sales (not included in foregoing items)		129,826 78
38. (b) Rents		60,314 17
D.—Receipts from other sources, viz.:		
40. (b) Sundry other receipts, including amount received for investment		804,859 87
41. (c) Overdraft in banks		8,565 38
Total		\$2,086,943 79

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.		
A.—Loaned or Invested on Capital Account.		
1. (a) Loaned on mortgages of realty		\$29,591 89
(b) Loaned on other securities:		
2. (i) Legacies and life insurance policies and Loan Company stocks, bonds, etc.		77,936 49
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock	\$35,000 00	35,000 00
1916 Business Profits, War Tax, provided for in 1916 account, ...		2,800 00

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

D.—Management Expenses.

25. (a) Salary, wages and fees	\$17,665 98	
26. (b) Commission or brokerage	746 24	
28. (d) Stationery, postage, printing, advertising and tele- phone account	2,374 01	
29. (e) Law costs	15 00	
30. (f) Fuel, rent and rates—light account	125 22	
31. (g) Travelling expenses	33 05	
32. (h) Registration fees	250 00	
33. (i) Other management expenditure	245 77	
		\$21,455 27

E.—Other Expenditure, viz.:

34. (a) Alterations in office, fixtures, etc.	\$1,315 01	
35. (b) Red Cross, Halifax Relief contributions	3,000 00	
36. (c) Government and municipal taxes	1,606 09	
		5,921 10

F.—Balance.

38. (i) Cash in bank, London, Ont.	14,805 63	
Total	\$62,376 37	\$187,510 38

II.—Expended on Trust or Agency Account.

A.—Sums Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$284,062 21
Loaned on other securities:	
43. (i) Government bonds, etc.	134,529 20
47. (a) Real estate purchased	2,560 60
(b) Incumbrances on realty paid off, viz.:	
48. (i) Principal	47,459 46
49. (ii) Interest	12,725 88

B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency	37,508 15
51. (b) Rents, taxes and rates	34,599 88
52. (c) Debts or obligations wholly or partly paid: Principal, ...; interest, ...	99,575 06
53. (d) Sundries, including allowances and disbursements of estates, etc.	1,433,923 35
Total	\$2,086,943 79

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, Company does not issue debentures; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1918: Guaranteed trust receipts and assumed mortgages, \$53,778.53.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: Owned beneficially, \$137,086.27.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, none; on debentures, none; on debenture stock, Company does not receive deposits or issue debentures.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 6.815%; (b) 6.156%.
(ii) Not owned beneficially: (a) 6.2537%; (b) 5.649%.
6. Of the mortgages owned beneficially by the Corporation, \$453,891.24 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$2,287,751.79 is on realty situate in Ontario, and \$18,613.26 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially:
(ii) Not so owned:
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., ...; amount, ...
(ii) Not so owned: No., ...; amount, ...
10. Aggregate market value of land, including buildings, mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$1,516,503.00.
(ii) Not so owned: \$5,844,672.90.
11. How often are the securities held by the Corporation valued? As deemed necessary.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$10,000.00; Accountant, \$5,000.00; Other Officers, \$7,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: As at December 31st, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: F. G. Jewell, C.A., and A. A. Booker, C.A.
For 1918: F. G. Jewell, C.A., and A. Dale.
15. What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively? January 2nd, July 2nd, 7% per annum.
16. What is the date appointed for the Annual Meeting? 3rd Thursday in February.
Date of last Annual Meeting? February 15th, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE TORONTO GENERAL TRUSTS CORPORATION.

Head Office, Toronto, Ontario.

The Toronto General Trusts Corporation was constituted on the 1st April, 1899, by special Act of Ontario, 62 Vict. (2), chap. 109, amalgamating into one Company under the above name:

(1) The Toronto General Trusts Company, and (2) The Trusts Corporation of Ontario.

By an agreement made under The Loan Corporations Act in two indentures dated respectively 13th and 30th July, 1903, approved by Order-in-Council (Ontario), 11th September, 1903, the Toronto General Trusts Corporation acquired the assets and assumed the liabilities and duties of the Ottawa Trusts and Deposit Company. See also special Act of the Province of Quebec (2nd June, 1904), 4 Edw. VII., chapter 93.

ANNUAL STATEMENT

Of the condition and affairs of the Toronto General Trusts Corporation, of Toronto, Ontario, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 83 Bay Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of twenty directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows:

Hon. Featherston Osler, K.C., President, Toronto;
Hamilton Cassels, K.C., LL.D., Vice-President, Toronto;
A. Wellington Francis, K.C., Director, Toronto;
Hon. W. C. Edwards, Director, Ottawa;
A. C. Hardy, Director, Brockville;
Brigadier-General Hon. Sir J. M. Gibson, K.C.M.G., LL.D., Director, Hamilton;
John Hoskin, K.C., LL.D., Director, Toronto;
Thomas Long, Director, Toronto;
W. D. Matthews, Director, Toronto;
Hon. Peter MacLaren, Director, Perth, Ont.;
J. Bruce Macdonald, Director, Toronto;
Hon. Sir Daniel H. McMillan, K.C.M.G., Director, Winnipeg, Man.;
Sir Edmund Osler, M.P., Director, Toronto;
J. G. Scott, K.C., Director, Toronto;
Sir Edmund Walker, C.V.O., LL.D., Director, Toronto;
Lieut.-Col. R. W. Leonard, Director, St. Catharines, Ont.;
Lieut.-Col. John F. Michie, Director, Toronto;
E. C. Whitney, Director, Ottawa;
E. T. Malone, K.C., Director, Toronto, Ont.;
H. H. Williams, Director, Toronto;
A. D. Langmuir, General Manager, Toronto;
W. G. Watson, Assistant General Manager, Toronto;
T. J. Maguire, Secretary, Weston.

A.—Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$1,500,000, as more particularly set forth in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value. of shares	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$	\$	\$	\$
1. Fully called	15,000	100	1,500,000	1,500,000	None.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called: Total called, \$1,500,000; total paid thereon.....	\$1,500,000 00
4. (d) Dividends declared in respect of (1), but not yet paid	37,500 00
5. (e) Unappropriated profits in respect of (1)	101,443 11
6. (f) Reserve fund in respect of (1)	1,950,000 00

C.—Liabilities to Stockholders, other than already shown under A or B.

26. Interest in reserve	27,500 00
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Liabilities to the Public.

42.(a) Appropriation for Federal Income Tax	9,185 15
Total actual liabilities	\$3,625,628 26

Contingent Liabilities.

49. Money for which the Corporation is contingently liable:	
50. (a) Principal and interest guaranteed	\$8,939,785 76
52. (c) Trust funds invested, but not guaranteed:	
53. (i) Principal	23,054,631 32
54. (ii) Interest	60,404 93
55. (a) Trust and agency funds uninvested bearing bank interest and not guaranteed	1,148,891 92
	33,203,713 93

Inventory value of unrealized original assets of estates and agencies under administration by the Corporation	46,457,440 50
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Gross total liabilities, actual and contingent	\$83,286,782 69
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BALANCE SHEET.—Continued.

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Toronto, held in freehold	\$575,000	00
3. (ii) At Ottawa, held in freehold	175,000	00
		<u>\$750,000 00</u>

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$1,857,533	13
10. (b) Debts secured by mortgaged land held for sale	65,414	23
11. (c) Interest due and accrued on items 9 and 10 not included therein	76,784	38
		<u>1,999,731 74</u>

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures ...	\$68,030	80
16. (d) Debts secured by Loan Corporations' debentures....	54,564	66
17. (e) Debts secured by Dominion Government stock or bonds	155,037	19
19. (g) Debts secured by stocks or bonds or other governments	88,000	00
22. (j) Debts secured by Joint Stock Company bonds and debentures	60,000	00
23. (k) Debts secured by call loans on stock and bonds and debentures	103,775	00
26. (n) Interest due and accrued on items 22 and 23 and not included therein	6,433	48
		<u>535,841 13</u>

E.—Cash.

31. (a) On hand	\$244	23
32. (b) In banks in Canada	134,109	77
		<u>134,354 00</u>

F.—Assets not hereinbefore mentioned.

37. (a) Accrued rent, office building and vaults	\$5,469	53
39. (c) Loans on Corporation's guaranteed mortgage account	200,000	00
40. (d) Sundry assets	231	86
		<u>205,701 39</u>

Total assets owned beneficially by Corporation \$3,625,628 26

NOTE.—Assets reported in 1916 but written off in 1917 (not extended), \$40,338.94.

II.—Assets not owned beneficially by the Corporation, but for which the Corporation is Accountable.

A.—As Guarantor.

(a) Mortgage securities:

43. (i) Principal	\$7,190,480	61
44. (ii) Interest due and accrued	209,187	61

(b) Other securities:

45. (i) Principal	1,397,534	50
46. (ii) Interest due and accrued	9,105	96
Cash in banks	133,477	08
		<u>\$8,939,785 76</u>

BALANCE SHEET.—Continued.

Cr.

Assets.

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:		
47.	(i) Principal	\$14,071,319 35
48.	(ii) Interest due and accrued	60,404 93
(b) Other securities:		
49.	(i) Principal	9,002,507 83
51. (c)	Unsecured debts, sundries	5,143 59
52. (d)	Uninvested trust funds on deposit in banks	1,124,552 47
		<u>\$24,263,928 17</u>
Original assets, including real estate, mortgages, debentures, stock and bonds, etc., at inventory value		46,457,440 50
NOTE.—Assets reported in 1916 but written off in 1917 (not extended), \$7,338.27.		
Gross total of assets		<u>\$83,286,782 69</u>

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

(b) Cash not already shown under (1):

		(Col. 1.)	(Total Col. 4.)
2.	(i) On hand	\$276 32	
3.	(ii) In bank	82,617 34	
			<u>\$82,893 66</u>

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10.	(i) Principal		340,012 19
11.	(ii) Interest, including profits on guaranteed funds	\$317,971 23	

(b) On other securities:

12.	(i) Principal		448,259 01
13.	(ii) Interest or dividends	13,287 30	

(c) Unsecured debts:

15.	(ii) Interest received from bank balance	769 76	
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D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b)	Rents	93,176 73	
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E.—Miscellaneous.

18. (a)	Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	248,480 57	
			<u>673,685 59</u>

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

G.—Receipts from Other Sources.

30. (a) Returns from borrowers	\$123,181 57
(b) Sundry items in suspense	1,568 96
	<u>\$1,669,600 98</u>

II.—Received as Corporate Trustee, Representative, Guardian
or Agent in Trust.

A.—Balance from 31st December, 1916.

(b) Cash (not included in 31):

33. (ii) In bank	\$930,706 01
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B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$2,659,798.12; interest, \$1,827,634.50..	4,487,432 62
35. (b) On other securities: Principal, \$4,530,344.06; interest, \$2,488,809.77	7,019,153 83

C.—Receipts from Real Estate.

37. (a) Sales (not included in foregoing items)	350,133 33
38. (b) Rents	512,768 73

D.—Receipts from other sources, viz.:

39. (a) For investments	1,692,389 55
40. (b) Sundry realizations	2,055,677 92
Total	<u>\$17,048,261 99</u>

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty		\$202,710 60
(b) Loaned or invested in other securities, viz.:		
2. (i) Call loans on stocks and bonds and bonds and debentures		435,650 00
3. (ii) Municipal and Government debentures		179,194 91
7. (c) Insurance or taxes advanced on property mortgaged to the Corporation		126,940 35

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$150,000 00	150,000 00
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CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

D.—Management Expenses (other than foregoing).		(Col. 1.)	(Total Col. 4.)
25. (a)	Salaries, wages and fees	\$214,250 92	
26. (b)	Commission or brokerage	545 91	
27. (c)	Government taxes	13,208 40	
28. (d)	Stationery, postage, printing and advertising.....	36,067 51	
29. (e)	Law costs	101 05	
30. (f)	Rent, taxes (other than in 7 and 32) and rates	36,337 76	
31. (g)	Travelling expenses	5,495 92	
32. (h)	Registration fees	632 00	
33. (i)	Other management expenditure	13,529 72	
			\$320,169 19
(j)	Expenditure <i>re</i> Corporation Office Buildings at Toronto and Ottawa		47,297 41
E.—Other Expenditures, viz.:			
34. (a)	Business profits, war tax		11,284 52
35. (b)	Subscription to Patriotic and other Funds		12,000 00
36. (c)	Loan on Corporation's guaranteed mortgage account.....		50,000 00
F.—Balance.			
37. (a)	Cash on hand and in bank		134,354 00
Total.....			\$1,669,600 98
II.—Expended on Trust or Agency Account.			
A.—Loaned or Invested on Capital Account.			
42. (a)	Loaned on mortgages of realty		\$1,662,277 77
(b)	Loaned or invested on or in other securities		6,119,611 29
47. (a)	Real estate purchased		34,553 89
(b)	Incumbrances of realty paid off:		
48. (i)	Principal	\$138,492 16	
49. (ii)	Interest	107,027 88	
			245,520 04
B.—Other Expenditures.			
50. (a)	Commission or remuneration paid for management of estate, trust or agency (including item 26)		251,416 71
51. (b)	Rents, taxes and rates		310,522 35
53. (d)	Sundry distributions to beneficiaries, etc.		7,166,330 39
C.—Balance.			
54. (a)	Cash on hand and in various banks		1,258,029 55
Total.....			\$17,048,261 99

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, ...; issued elsewhere, this Corporation does not issue debentures.

2. Amount of other existing obligations which will mature in 1918: Guaranteed funds, \$941,970.42.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$346,686.69.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, ...; on debentures, ...; on debenture stock—Corporation does not take deposits and does not issue debentures or debenture stock.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 7.52%; (b) 6.23%.
 - (ii) Not owned beneficially: (a) 6.66%; (b) 5.07%.
6. Of the mortgages owned beneficially by the Corporation \$701,210.38 is on realty situate in Ontario and \$1,202,594.45 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation \$15,684,709.39 is on realty situate in Ontario, and \$5,574,478.47 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially, \$8,000.00.
 - (ii) Not so owned, \$6,497.95.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., 35; amount, \$124,675.57.
 - (ii) Not so owned: No., 23; amount, \$73,558.58.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$4,000,000.00.
 - (ii) Not so owned, \$43,000,000.00.
11. How often are the securities held by the Corporation valued? On renewal or transfer of mortgages.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All officers and members of the staff are under bond aggregating \$207,500.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? By Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: 31st December, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: R. F. Spence and George Macbeth, Toronto.
For 1918: R. F. Spence and George Macbeth, Toronto.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? January 2nd, 2½%; April 1st, 2½%; July 2nd, 2½%; October 1st, 2½%.
16. What is the date appointed for the Annual Meeting? 1st Wednesday in February
Date of last Annual Meeting: 7th February, 1917.
17. Special General Meetings held in 1917: Dates, none.

CHARTERED TRUST AND EXECUTOR COMPANY.

(FORMERLY THE TITLE AND TRUST COMPANY.)

Head Office, Toronto, Ont.

CONSTATING INSTRUMENTS.

The Title and Trust Company was incorporated in 1905, by Special Act of the Parliament of Canada, 4-5 Edward VII., Chapter 162 (Royal Assent 20th July, 1905). By Section 19 of this Act the Company was required to make an initial deposit with the Receiver-General of Canada to carry on the business of Title Insurance, the said deposit to be increased to \$75,000 within two years from the date of the issue of such license, and to be further increased as the Treasury Board may from time to time require.

In 1907, by Special Act of the Province of Ontario, 7 Edward VII., Chapter 118, the Company was upon the conditions therein specified made admissible to registry under The Loan Corporations Act; and initial registry was granted on the 30th August, 1907.

ANNUAL STATEMENT

Of the condition and affairs of the Chartered Trust and Executor Company at 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 61 Yonge Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of twelve directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1917, were as follows, together with their respective terms of office:

E. F. B. Johnston, K.C., Pres., Toronto, Ont.;	February 17th, 1917; February 8th, 1918.
Hon. W. A. Charlton, Vice-Pres., Toronto, Ont.;	" "
Noel Marshall, Vice-President, Toronto, Ont.;	" "
W. J. Gage, Vice-President, Toronto, Ont.;	" "
W. K. George, Director, Toronto, Ont.;	" "
W. R. Hobbs, Director, Toronto, Ont.;	" "
R. Wade, Director, Orillia, Ont.;	" "
J. B. Tudhope, Director, Orillia, Ont.;	" "
Allan McPherson, Director, Longford Mills, Ont.;	" "
Jacob Kohler, Director, Cayuga, Ont.;	" "
D. B. Hanna, Director, Toronto, Ont.;	" "
John J. Gibson, Managing Director, Toronto, Ont.;	" "

A.—Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$273,000.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held	Total amount paid thereon.	Total remaining unpaid.
		\$	\$	\$ c.	\$ c.
70 per cent called.	2,730	100	273,000	188,088 00	.....
Paid in advance of calls				16,023 90	68,888 10
Totals	2,730	.....	273,000	204,111 90	68,888 10

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 70 per cent. called, \$191,100.00; total paid thereon	\$188,088 00	
3. (cc) Joint stock capital paid in advance of calls	16,023 90	
4. (d) Dividends declared in respect of (2), (3), but not yet paid	6,123 28	
5. (e) Unappropriated profits	4,593 27	
6. (f) Reserve fund	28,840 85	
		\$243,669 30

Liabilities to the Public.

42. (a) Mortgage on realty	\$279 99	
Total actual liabilities		\$243,949 29

II.—Contingent Liabilities.

48. Money for which the Corporation is contingently liable,
viz.:

52. (c) Trust funds invested but not guaranteed	\$1,326,674 08	
55. (d) Trust funds uninvested not bearing interest and not guaranteed	76,001 43	
Total contingent liabilities		1,402,675 51
Gross total liabilities, actual and contingent		\$1,646,624 80

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings)	\$1,053 40	\$1,053 40
--	------------	------------

B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land	\$54,074 00	
11. (c) Interest due and accrued on item 9	2,058 27	
		56,132 27

C.—Debts not above enumerated for which the Corporation
holds securities as follows:

14. (b) Debts secured by Municipal Bonds or Debentures...	\$89,850 64	
15. (c) Debts secured by Public School Debentures	1,980 00	
17. (c) Debts secured by Dominion Government stock or bonds	13,515 04	
19. (g) Debts secured by stocks or bonds of other Govern- ments	15,290 00	
22. (j) Debts secured by bank and other stocks	10,153 71	
23. (k) Debts secured by Separate School Debentures	1,347 54	
24. (l) Debts secured by Can. N. W. Ry. Alberta Stock.....	2,522 29	
26. (n) Interest due and accrued on items (14), (22), and not in- cluded there- in	Call loans \$64 36 Bonds and debentures... 1,929 36 1,993 72	136,652 94

BALANCE SHEET.—Continued.

Cr.	Assets.	
D.—Unsecured Debts.		
27. (a) Sundry accounts receivable	\$4,093 93	\$4,093 93
E.—Cash.		
31. (a) On hand	\$628 64	
32. (b) In banks	9,034 56	
		9,663 20
F.—Assets not hereinbefore mentioned.		
37. (a) Provident Land Co., investment	\$14,850 00	
38. (b) Equity in real estate, Dixon Syndicate	7,500 00	
39. (c) Office furniture and automobile	2,509 55	
40. (d) Stocks	11,470 00	
41. (e) Accrued dividend on stocks	24 00	
		36,353 55
Total of assets owned beneficially by Corporation.....		\$243,949 29
II.—Assets not owned Beneficially by Corporation but for which the Corporation is Accountable.		
A.—As Guarantor.		
(b) Other securities:		
45. (i) Principal	\$8,407 30	\$8,407 30
B.—As Trustee, Representative, Guardian or Agent (without guarantee).		
(a) Mortgage securities:		
47. (i) Principal	266,352 06	
(b) Other securities:		
49. (i) Principal	1,051,914 72	
52. (d) Uninvested Trust Funds	76,001 43	
		1,394,268 21
Total assets of II.		\$1,402,675 51
Gross total of assets I. and II.		\$1,646,624 80

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.			
A.—Balances from 31st December, 1916.			
	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
(a) Cash not already shown under (1):			
2. (i) On hand		\$6,153 08	
3. (ii) In bank		14,281 24	
			\$20,434 32
B.—Sums Received Wholly or Partly on Capital Stock.			
4. Calls on joint stock permanent capital			
(aa) Joint stock capital received in advance of calls		115 97	115 97

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

C.—Receipts on Account of Investments, Loans or Debts.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
(a) On mortgages of realty:			
10. (i) Principal		\$6,447 74	\$6,447 74
11. (ii) Interest	\$2,739 15		2,739 15
(b) On other securities:			
12. (i) Principal		12,332 91	12,332 91
13. (ii) Interest or dividend	7,569 29		7,569 29
(c) Unsecured debts:			
14. (i) Principal		16,602 71	16,602 71
15. (ii) Interest	182 26		182 26

E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	\$30,429 14		30,429 14
Totals	\$40,919 84	\$55,933 65	\$96,853 49

H.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1916.

(b) Cash (not included in 31):			
33. (ii) In banks		\$11,912 09	\$11,912 09

B.—Receipts on account of Investments, Loans:

34. (a) On mortgages, principal		51,567 73	
Interest	\$70,163 04		121,730 77
35. (b) On other securities, principal		20,700 00	20,700 00
36. (c) Unsecured debts, principal		413,963 87	413,963 87

C.—Receipts from Real Estate.

37. (a) Sales		277,477 92	277,477 92
38. (b) Rents	46,507 07		46,507 07

D.—Receipts from Other Sources, viz.:

39. From clients for investment		549,574 90	549,574 90
Totals	\$116,670 11	\$1,325,196 51	\$1,441,866 62

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty		\$561 18	\$561 18
(b) Loaned on or invested in other securities, viz.:			
2. (i) Bonds and debentures		27,857 23	
3. (ii) Loans on stocks and bonds		6,558 50	34,415 73
7. (d) Incumbrances on realty paid off		112 50	112 50

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

B.—Expended on Stock Account.			
	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
8. Dividends paid on permanent stock	\$12,241 25	.....	12,241 25
D.—Management Expenses.			
25. (a) Salaries, wages and fees	\$17,138 09		
26. (b) Commission or brokerage	1,447 01		
28. (d) Stationery, postage, printing, etc.	3,196 54		
29. (c) Law costs	76 25		
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates	7,643 60		
31. (g) Travelling expenses	114 55		
32. (h) Registration fees	1,441 42		
33. (i) Other management expenditure, audi- tor's fees	450 00		
			31,507 46
E.—Other Expenditures, viz.:			
34. (a) Advances for clients to be repaid	4,234 46		
35. (b) Expenses R. E. Dept., interest, insur- ance and sundries	4,117 71		
			8,352 17
F.—Balance.			
37. (a) Cash on hand and in bank .....	.....	.....	9,663 20
Totals	\$52,100 88	\$35,089 41	\$96,853 49
II.—Expended on Trust or Agency Account.			
A.—Loaned or Invested on Capital Account.			
42. (a) Loaned on mortgages of realty .....	.....	\$102,487 90	\$102,487 90
(b) Loaned or invested on or in other securities, viz.:			
43. (i) Sale agreements .....	.....	187,431 08	187,431 08
44. (ii) Call loans .....	.....	26,975 00	26,975 00
47. (a) Real estate purchased .....	.....	236,669 76	236,669 76
(b) Incumbrances on Realty paid off, viz.:			
48. (i) Principal . . . . .	.....	99,744 30	99,744 30
49. (ii) Interest	\$68,897 19	.....	68,897 19
B.—Other Expenditures.			
50. (a) Commission or remuneration paid for management of estate, trust or agency (including item 26)	\$18,166 06	.....	18,166 06
53. (d) Expenses in behalf of clients	96,224 33	.....	96,224 33
Distributed to clients .....	.....	\$529,269 57	529,269 57
C.—Balance.			
54. (b) Cash on hand and in banks .....	.....	.....	76,001 43
Totals	\$183,287 58	\$1,182,577 61	\$1,441,866 62

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, nil; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1918: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$7,587.41.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) $6\frac{1}{2}\%$; (b) 6.01%.
(ii) Not owned beneficially: (a) $6\frac{3}{4}\%$; (b)
6. Of the mortgages owned beneficially by the Corporation, \$54,074.00 is on realty situate Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$266,352.06 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially:
(ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., 1; amount, \$475.28.
(ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$177,218.00.
(ii) Not so owned: \$608,768.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Managing Director, \$4,000.00; Accountant, \$2,000.00; Cashier, \$2,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: February 5th, 1918.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: Thomas Jenkins, James Hardy.
For 1918: Thomas Jenkins, James Hardy.
15. What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively? January 1st and July 1st, 3% respectively.
16. What is the date appointed for the Annual Meeting? February 8th, 1918. Date of last Annual Meeting? February 17th, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE ROYAL TRUST COMPANY.

Head Office, Montreal, Que.

CONSTATING INSTRUMENTS.

The Royal Trust Company was incorporated in 1892, by Special Act of the Province of Quebec, 55-56 Vict., chap. 79, which was amended by 55-56 Vict. (1892), chap. 80 (Q.), and by 59 Vict. (1895), chap. 67 (Q.), and by 63 Vict. (1900), chap. 76 (Q.).

Authorized by Special Act of the Legislature of Ontario, 2 Edw. VII., chap. 103, to transact business therein as specified in section 1 (5) of the said Act, which enacts as follows:

"(5) The Company shall be limited in respect to all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to the Ontario Trusts Companies' Act, and shall be subject to the general provisions of the said Act and of the general public law of the said Province relating to trust companies and trusts."

The Company has a deposit in the Province of Ontario amounting to \$200,000.

ANNUAL STATEMENT

Of the condition and affairs of the Royal Trust Company at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 107 St. James Street, in the City of Montreal, Quebec.

The chief agency for Ontario is situate corner of Queen and Yonge Streets, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is Bruce L. Smith, and his address is Royal Trust Company, Toronto, Ontario.

The Board is constituted of sixteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

Sir Vincent Meredith, Bart., President, Montreal;	14th Nov., 1917; 13th Nov., 1918.
Sir H. Montague Allan, C.V.O., Vice-President,	" "
Montreal;	" "
R. B. Angus, Director, Montreal;	" "
E. W. Beatty, K.C., Director, Montreal;	" "
Sir Charles Gordon, K.B.E., Director, Montreal;	" "
C. R. Hosmer, Director, Montreal;	" "
Lieut.-Col. Bartlett W. Lennon, D.S.O., Director, Montreal;	" "
Sir Frederick Williams-Taylor, Director, Montreal;	" "
E. J. Chamberlain, Director, Montreal;	" "
Lord Shaughnessy, K.C.V.O., Director, Montreal;	" "
A. D. Braithwaite, Director, Montreal;	" "
Major Herbert Molson, M.C., Director, Montreal;	" "
Hon. Sir Lomer Gouin, K.C.M.G., Director, Montreal;	" "
H. R. Drummond, Director, Montreal;	" "
William McMaster, Montreal;	" "
A. E. Holt, Manager, Montreal;	" "
M. S. L. Richey, Secretary;	" "

A.—Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called.....	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000	\$

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital; fully called; total called, \$1,000,000; total paid thereon	\$1,000,000 00
4. (d) Dividends declared in respect of (1), but not yet paid	30,000 00
5. (c) Unappropriated profits on (1)	792,843 64
6. (f) Reserve fund in respect of (1)	1,000,000 00
	<u>\$2,822,843 64</u>

Liabilities to the Public.

37. Owing to banks (including interest due or accrued)	1,933,675 56
41. Other liabilities to the public:	
42. (a) Charges due and accrued	20,480 62
Total actual liabilities	<u>\$4,776,999 82</u>

II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:	
50. (a) Principal guaranteed	\$3,574,439 23
52. (c) Trust funds invested, but not guaranteed:	
(i) Principal	102,431,868 41
55. (d) Trust funds uninvested	14,852,488 95
56. (c) Judicial surety, indemnity and guarantee bonds	173,984 52
* (f) Other contingent liabilities:	
Total contingent liabilities	<u>121,032,781 11</u>
Gross total liabilities, actual and contingent	<u>\$125,809,780 93</u>

*The Company is also liable for the guarantee as to principal and interest of \$925,000.00, 5% first mortgage, guaranteed gold bonds of the Royal Trust Realty Company.

19 L. C.

BALANCE SHEET.—Continued.

Cr.	Assets.	
I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
5. (b) Freehold land (including buildings)		\$18,196 59
B.—Debts secured by Mortgages of Land.		
9. (a) Debts (other than item 10) secured by mortgages of land	\$454,480 47	
11. (c) Interest due and accrued on item (9) and not in- cluded therein	7,241 26	
		461,721 73
C.—Debts not above enumerated for which the Corporation holds securities, as follows:		
14. (b) Municipal bonds and debentures	\$94,313 00	
15. (c) Public School debentures	22,100 00	
17. (e) Dominion Government stock or bonds	272,336 34	
19. (g) Stocks or bonds of other Government	1,267,517 56	
22. (j) Railway and other industrial securities	1,126,381 15	
23. (k) Deposits with Provincial Governments	445,000 00	
24. (l) Debts secured by bonds, stocks, etc.	908,570 90	
26. (n) Interest due or accrued on items 14 to 24 and not included therein	43,727 30	
		4,179,946 25
D.—Unsecured Debts.		
27. (a) Balances on sundry accounts, including commissions, fees, etc...		103,670 12
E.—Cash.		
31. (a) On hand		280 40
F.—Assets not hereinbefore mentioned.		
37. (a) Office furniture		13,184 73
Total assets owned beneficially by the Corporation		\$4,776,999 82
II.—Assets not owned beneficially by the Corporation but for which the Corporation is accountable.		
A.—As Guarantors.		
(a) Mortgage securities:		
43. (i) Principal ..	300,863 28	
(b) On other securities:		
45. (i) Principal ..	2,467,134 06	
46. (ii) Interest due and accrued	9,217 41	
Cash in bank	797,224 48	
		3,574,439 23
B.—As Trustee, Representative, Guardian or Agent (with- out guarantee).		
(a) Mortgage securities:		
47. (i) Principal ..	\$17,300,587 20	
(b) On other securities:		
49. (i) Principal ..	85,131,281 21	
52. (d) Uninvested trust funds	14,852,488 95	
53. (e) Security held against judicial surety, indemnity, and guarantee bonds	173,984 52	
		117,458,341 88
Total assets of II.		\$121,032,781 11
Gross total of assets I. and II.		\$125,809,780 93

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

	(Col. 1.)	(Total Col. 4.)
1. Cash:		
2. (i) On hand		\$360 00
I.—Received by the Corporation for its Own Use.		
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10. (i) Principal		252,172 14
11. (ii) Interest	\$30,660 65	
(b) On other securities:		
12. (i) Principal		673,779 45
13. (ii) Interest or dividends	152,959 06	
(c) Unsecured debts:		
14. (i) Principal		733,005 80
15. (ii) Interest	81,275 98	
E.—Miscellaneous.		
18. (a) Commission, brokerage (or remuneration as corporate agent, etc.)	452,936 26	
		717,831 95
F.—Borrowed Money,		
25. (a) Bank or other advances, discounts or overdrafts ...		1,933,675 56
Total		\$4,310,824 90
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.		
A.—Balance from 31st December, 1916.		
(b) Cash:		
33. (ii) In bank	\$13,036,852 14	
B.—Received on account of Investments, Loans or Debts.		
34. (a) On mortgages: Principal, \$3,090,951.64; interest, \$1,486,694.24		4,577,645 88
35. (b) On other securities: Principal, \$9,606,848.36; interest, \$8,101,004.93		17,707,853 29
36. (c) On unsecured debts: Principal, none; interest, none.		
C.—Receipts from Real Estate.		
37. (a) Sales (not included in foregoing items)	83,898 99	
38. (b) Rents	667,162 09	
D.—Receipts from Other Sources.		
39. (a) Estate and agencies (Capital and Revenue Account), realizations, receipts, etc.	23,826,036 53	
		59,899,448 92
Total		\$64,210,273 82

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty		\$94,996 15
(b) Loaned or invested in other securities		2,087,923 19

B.—Expended on Stock Account.

3. Dividend paid on permanent stock	\$160,000 00	160,000 00
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account (principal and interest)		1,506,019 09
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D.—Management Expenses.

25. (a) Salaries, wages and fees	242,721 21	
28. (d) Stationery, postage, printing and advertising	25,460 92	
29. (e) Law costs	2,126 10	
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates ...	72,760 98	
31. (g) Travelling expenses	3,347 92	
32. (h) Registration fees	650 00	
33. (i) Other management expenditure	93,238 41	
		440,305 54

E.—Other Expenditure, viz.:

24. (a) Office furniture	10,600 53
35. (b) Contribution for charitable and patriotic purposes	10,700 00

F.—Balance.

37. (a) Cash on hand	280 40
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Total	\$4,310,824 90
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II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$365,660 10
(b) Loaned or invested on or in other securities	11,729,108 81
47. (a) Real estate purchased	10,234 05

(b) Incumbrances on realty paid off, viz.:

48. (i) Principal	45,210 16
49. (ii) Interest	14,413 11

B.—Other Expenditures.

53. (d) Estate and agencies, payment on account of capital and revenue, etc.	32,085,109 26
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C.—Balances.

54. (b) Cash in banks	15,649,713 43	59,899,448 92
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Total	\$64,210,273 82
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MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, none; issued elsewhere, none; no debentures issued.
2. Amount of other existing obligations which will mature in 1918: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$151,000.00.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, none; on debentures, none; on debenture stock, no deposits issued nor debentures issued.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) About $6\frac{1}{2}\%$; (b) about $5\frac{1}{2}\%$.
(ii) Not owned beneficially: (a) About 7% ; (b) about $5\frac{1}{2}\%$.
6. Of the mortgages owned beneficially by the Corporation, \$12,280.00 is on realty situate in Ontario, and \$442,200.47 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$2,462,173.49 is on realty situate in Ontario, and \$15,139,276.99 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially: \$3,346.29.
(ii) Not so owned: \$242,409.96.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., 2; amount, \$1,118.00.
(ii) Not so owned: No., 59; amount, \$243,466.30.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$1,332,443.22.
(ii) Not so owned: \$39,548,691.20.
11. How often are the securities held by the Corporation valued? Quarterly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All the officers of the Company for a total of \$264,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: 30th September, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: James Hutchison, C.A., Montreal.
For 1918: James Hutchison, C.A., Montreal.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? 31st March, 3%; 30th June, 3%; 30th September, 3% and bonus 4%; 31st December, 3%.
16. What is the date appointed for the Annual Meeting? 2nd Tuesday in November.
Date of last Annual Meeting? 13th November, 1917.
17. Special General Meetings held in 1917: Dates, none.

MERCANTILE TRUST COMPANY OF CANADA, LIMITED.

Head Office, Hamilton, Ont.

CONSTATING INSTRUMENTS.

The Mercantile Trust Company of Canada, Limited, was incorporated by Letters Patent of the Dominion of Canada, bearing date the 12th November, 1906.

Authorized by special Act of the Legislature of Ontario, 7 Edw. VII., chap. 115, to transact business therein as specified in section 1 (3) of the said Act, which enacts as follows:

"(3) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to The Trust Companies Act, and shall be subject to the general provisions of the said Act, and of the general public law of the said Province relating to trust companies and trusts."

ANNUAL STATEMENT

Of the condition and affairs of the Mercantile Trust Company at 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 11 Main St. East, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of fifteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1917, were as follows, together with their respective terms of office:

	February 27th, 1917;	February, 1918.
Cyrus A. Birge, President, Hamilton, Ont.;		
Maj. Henry L. Roberts, Vice-President, Grimsby, Ont.;	"	"
James Turnbull, Vice-President, Director, Toronto, Ont.;	"	"
C. C. Dalton, Director, Toronto, Ont.;	"	"
Sir John S. Hendrie, K.C.M.G., Director, Toronto, Ont.;	"	"
J. J. Green, Director, Hamilton, Ont.;	"	"
T. C. Haslett, K.C., Director, Hamilton, Ont.;	"	"
A. E. Dymont, Director, Toronto, Ont.;	"	"
Stanley Mills, Director, Hamilton, Ont.;	"	"
W. H. Merritt, M.D., Director, St. Catharines, Ont.;	"	"
J. F. Kavanagh, Director, Hamilton, Ont.;	"	"
Major-General S. C. Mewburn, Director, Hamilton, Ont.;	"	"
W. A. Wood, Director, Hamilton, Ont.;	"	"
Lt.-Col. John I. McLaren, Director, Hamilton, Ont.;	"	"
C. S. Wilcox, Director, Hamilton, Ont.;	"	"
S. C. Macdonald, Manager, Hamilton, Ont.;	"	"

A. Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$483,500.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
2. Fully called	4,835	\$ 100	483,500	483,500	\$ None.

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1917.
(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, fully called; total called, \$483,500; total paid thereon.....	\$483,500 00
4. (d) Dividends declared in respect of (2), but not yet paid	14,433 00
5. (e) Unappropriated profits in respect of (2)	32,786 81
6. (f) Reserve fund	71,065 00
7. (g) Contingent fund	6,970 37
	\$608,755 18

Liabilities to the Public.

37. Owing to banks (including interest due or accrued).....	\$101,933 58
38. Due on bills payable other than (37) (including interest due or accrued)	103,850 69
	205,784 27
Total actual liabilities	
	\$814,539 45

Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:	
50. (a) Principal guaranteed	\$457,015 28
52. (c) Trust funds invested but not guaranteed:	
53. (i) Principal	897,856 41
55. (d) Trust funds uninvested bearing bank interest and not guaranteed	83,019 55
Total contingent liabilities	1,437,891 24
Gross total liabilities, actual and contingent	
	\$2,252,430 69

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2 (i) At Hamilton, held in freehold (and vaults) ..	\$85,074 68
5. (b) Freehold land (including buildings) other than foregoing	47,754 03
	\$132,828 71

BALANCE SHEET.—Continued.

Cr.

Assets.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$307,589 41	
11. (c) Interest due and accrued on item (9)	9,526 28	
		\$317,115 69

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds and debentures..	\$31,629 08	
17. (e) Debts secured by Dominion Government stock or bonds ..	86,942 53	
18. (f) Debts secured by stock or bonds of any of the Provinces of Canada	15,628 19	
19. (g) Debts secured by stocks or bonds of other governments ..	124,589 62	
22. (j) Stocks and bonds of sundry companies	72,670 30	
24. (l) Advance to estates	12,850 00	
25. (m) Debts secured by assignment of agreements of sale.	4,207 55	
26. (n) Interest due or accrued on items 14 to 25 and not included therein	10,044 81	
		358,562 08

E.—Cash.

31. (a) On hand	\$250 00	\$250 00
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F.—Assets not hereinbefore mentioned.

37. (a) Sundry assets	\$500 00	
38. (b) Office furniture and safe deposit boxes	5,282 97	
		5,782 97

Total assets owned beneficially by Corporation \$814,539 45

II.—Assets not owned beneficially by Corporation, but for which the Corporation is accountable.

A.—As Guarantors.

(a) Mortgage securities:

43. (i) Principal ..	\$434,994 34
44. (ii) Interest due or accrued ..	18,871 12

(b) Other securities:

45. (i) Principal, cash in bank	3,149 82	
		457,015 28

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:

47. (i) Principal ..	\$522,919 96
48. (ii) Interest ..	486 87

(b) Other securities:

49. (i) Principal ..	374,449 58	
52. (d) Uninvested trust funds	83,019 55	
		980,875 96

Total of assets II. \$1,437,891 24

Gross total assets I. and II. \$2,252,430 69

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1916.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. Cash:			
2. (i) On hand		\$200 00	

B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock permanent capital.		14,000 00	
5. (b) Premium on (4)	\$700 00		

C.—Receipts on Account of Investments, Loans or Debts.

(a) On mortgages of realty:

10. (i) Principal		\$209,842 22	
11. (ii) Interest	\$37,695 88		

(b) On other securities:

12. (i) Principal		394,455 22	
13. (ii) Interest or dividends	13,688 47		

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales		35,262 35	
17. (b) Rents	766 66		

E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent, etc.)	39,625 23		
19. (b) Premiums or bonus on loans	286 57		

F.—Borrowed Money.

25. (a) Bank or other advances		101,933 58	
26. (b) Borrowed against Government securities		103,850 69	

G.—Receipts from other sources.

30. (a) Safe deposit vaults, rents	2,494 05		
(b) Office furniture		200 00	
Totals.....	\$95,256 86	\$859,744 06	\$955,000 92

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1916.

(b) Cash (not included in 31):

33. (ii) In bank		\$638,212 64	
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B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$289,756.49; interest, \$85,309.81		375,066 30	
35. (b) On other securities: Principal, \$121,748.30; interest, \$101,717.54		223,465 84	

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

C.—Receipts from Real Estate.

37. (a) Sales	\$29,167 72
38. (b) Rents	49,504 66

D.—Receipts from other sources.

39. (a) Sundry realizations	343,019 63	
40. (b) On guaranteed investments account	98,531 17	
		\$1,756,967 96

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty		\$166,382 48	
2. (b) Loaned on or invested in other securities:			
(i) Stocks, bonds and debentures		526,230 24	
3. (ii) Advances to estates, Collateral loans, etc.		11,459 82	
6. (c) Real estate purchased		54,718 11	

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$28,247 29
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account (principal and interest).	6,937 37	107,951 59
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D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	15,684 98
26. (b) Commission or brokerage	1,842 91
28. (d) Stationery, postage, printing and advertising	3,351 29
29. (e) Law costs	659 59
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	6,474 66
31. (g) Travelling expenses	401 15
32. (h) Registration fees	245 00
33. (i) Other management expenditure	1,485 02

E.—Other Expenditure, viz.:

34. (a) Office furniture and vault boxes	2,453 17
35. (b) Office premises	20,226 25

F.—Balance.

37. (a) Cash on hand	250 00
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Totals	\$65,329 26	\$889,671 66	\$955,000 92
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CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

II.—Expended on Trust or Agency Account.

Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$292,107 17
(b) Loaned on invested on or in other securities	128,595 92
47. (a) Real estate purchased	750 65

B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency (including item 26)	41,705 21
53. (d) On guaranteed investment account	63,925 62
(e) Sundry disbursements to beneficiaries, etc.	1,143,714 02

C.—Balances.

54. (b) Cash on hand and in banks	86,169 37
Total	\$1,756,967 96

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, nil; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1918: \$25,094.40.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918, \$716.64.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, 5%.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 8.2%; (b) 5.87%.
(ii) Not owned beneficially: (a) 6.85%; (b) 5.2%.
6. Of the mortgages owned beneficially by the Corporation, \$145,076.00 is on realty situate in Ontario, and \$162,513.41 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$795,552.45 is on realty situate in Ontario, and \$162,361.85 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially: \$54,129.49.
(ii) Not so owned, nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., 2; amount, \$8,387.83.
(ii) Not so owned: No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$1,052,782.00.
(ii) Not so owned: \$2,272,566.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Four members of staff aggregating \$11,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Liability Company.
13. Date when the accounts of the Corporation were last audited: January 31st, 1918.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: C. S. Scott, F.C.A.; G.E. F. Smith, C.A.
For 1918: C. S. Scott, F.C.A.; G. E. F. Smith, C.A., Hamilton.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd, at 6% per annum.
16. What is the date appointed for the Annual Meeting? None appointed. Date of last Annual Meeting? February 20th, 1918.
17. Special General Meetings held in 1917: Dates, none.

THE TRUSTS AND GUARANTEE COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Incorporated on the 24th February, 1897, by Letters Patent of Ontario, issued under R.S.O., 1897, c. 191. See Ontario Trust Company Act (R.S.O. 1897, c. 206) and the Loan and Trust Corporations Act (R.S.O. 1914, chap. 184).

ANNUAL STATEMENT

Of the conditions and affairs of the Trusts and Guarantee Company, Limited, of Toronto, Ont., at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 120 Bay Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of eleven directors, six holding office for one year, and five holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

James J. Warren, President, Toronto;	January 28th, 1916; January 25th, 1918.
C. E. Ritchie, Vice-President, Akron, Ohio;	" 26th, 1917; " 31st, 1919.
W. Thoburn, M.P., Director, Almonte;	" 28th, 1916; " 25th, 1918.
J. H. Adams, Director, Toronto, Ont.;	" 26th, 1917; " 31st, 1919.
Matthew Wilson, K.C., Director, Chatham;	" 28th, 1916; " 25th, 1918.
Lloyd Harris, Director, Brantford;	" 26th, 1917; " 31st, 1919.
A. C. Flumerfelt, Director, Victoria, B.C.;	" 28th, 1916; " 25th, 1918.
W. D. Bell, Director, Cheslev;	" 26th, 1917; " 31st, 1919.
Joseph Ruddy, Director, Brantford, Ont.;	" 28th, 1916; " 25th, 1918.
S. C. Robinson, Director, Walkerville;	" 26th, 1917; " 31st, 1919.
Edward Bentley Stockdale, Gen. Man., Toronto;	" 26th, 1917; " 31st, 1919.

A.—Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$2,000,000; as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$	\$	\$ c.	\$ c.
Fully called	1,129½	100	112,950	112,950 00	.....
20 per cent. called	18,870½	100	1,887,050	376,060 00	1,350 00
Paid in advance of calls ....	.....	.....	.....	899,353 56	.....
Totals.....	20,000	.....	2,000,000	1,388,363 56	1,350 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called: Total called, \$112,950.00; total paid thereon	\$112,950 00	
2. (b) Ordinary joint stock capital, 20 per cent. called; total, \$1,887,050.00; total paid thereon	376,060 00	
3. (cc) Joint stock capital paid in advance of calls	899,353 56	
4. (d) Dividends declared in respect of (1), (2) and (3). but not yet paid	41,635 94	
6. (f) Reserve fund in respect of (1), (2) and (3)	441,141 99	
		\$1,871,141 49

Liabilities to the Public.

42. (a) Open accounts	1,302 83
Total actual liabilities	\$1,872,444 32

II.—Contingent Liabilities.

49. Moneys for which the Corporation is contingently liable, viz.:

50. (a) Principal guaranteed together with withdrawable trust funds	\$5,205,749 43	
51. (b) Interest guaranteed	8,543 24	
52. (c) Trust funds invested but not guaranteed: Principal, including unrealized original assets	8,752,301 98	
55. (d) Trust funds uninvested bearing interest and not guaranteed	331,593 26	
Total contingent liabilities	14,298,187 91	
Grand total liabilities, actual and contingent	\$16,170,632 23	

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises as follows:		
5. (b) Freehold land (including buildings) other than fore-going	\$139,724 80	
7. (d) Office furniture, fixtures, etc., at Toronto, Calgary and Brantford	20,000 00	
		\$159,724 80

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	798,936 60
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C.—Debts not above enumerated, for which the Corporation holds securities as follows:

22. (i) Debts secured by stocks, bonds and miscellaneous securities, with interest accrued	754,666 63
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BALANCE SHEET.—Continued.

Cr.	Assets.
D.—Unsecured Debts.	
27. (a) Open accounts	\$56,526 40
E.—Cash.	
32. (b) In banks in Canada	102,589 89
Total assets owned beneficially by Corporation	\$1,872,444 32
II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.	
A.—As Guarantor.	
(a) Mortgage securities:	
43. (i) Principal	\$3,060,011 69
44. Interest due and accrued	168,236 50
(b) On other securities:	
45. (i) Principal	1,884,923 82
46. (ii) Interest due and accrued	49,606 32
(iii) Cash on hand and in banks	51,514 34
	\$5,214,292 67
B.—As Trustee, Representative, Guardian or Agent (without guarantee).	
(a) Mortgage securities:	
47. (i) Principal	\$1,708,257 05
(b) Other securities:	
49. (i) Principal, including unrealized original assets	7,044,044 93
52. (d) Uninvested trust funds	331,593 26
	9,083,895 24
Total assets of II.	\$14,298,187 91
Gross total of assets I and II.	\$16,170,632 23

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1916.

1. Cash:	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
3. (ii) In bank .....	.....	\$99,486 85	

B.—Sums received wholly or partly on Capital
Stock.

4. (a) Calls on joint stock permanent capital (a.a.) joint stock capital received in advance of calls		7,708 95
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CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

C.—Received on account of Investments, Loans or Debts.			
	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
(a) On mortgages of realty:			
19. (i) Principal		\$40,008 65	
11. (ii) Interest, including profit on guar- anteed account	\$124,760 34		
(b) On other securities:			
12. (i) Principal		154,926 82	
13. (ii) Interest or dividends	34,642 30		
D.—Receipts from Real Estate Owned Bene- ficially by Corporation.			
16. (a) Sales (not included in any of the fore- going items)		30,312 97	
E.—Miscellaneous.			
18. (a) Commission, brokerage (or remunera- tion as corporate agent, trustee, etc.)	87,864 26		
G.—Receipts from Other Sources.			
30. (a) Open accounts		7,173 37	
Totals	\$247,266 90	\$339,617 61	\$586,884 51
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
A.—Balance from 31st December, 1916.			
33. (ii) Cash in bank and on hand		\$344,781 01	
B.—Receipts on account of Investments, etc.			
34. (a) Mortgages: Principal, interest		538,439 00	
35. (b) On other securities: Principal, interest		513,671 66	
D.—Received from other sources.			
39. (c) Estates, trusts and agencies: Capital and revenue realization, receipts, etc.		29,345 659 36	
Total			\$30,742,551 03

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty		\$77,405 28	

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
(b) Loaned or invested on other securities:			
2. (i) Stocks, bonds and other securities		\$144,084 90	
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock and interest paid on joint stock capital received in advance of calls	\$82,826 05		
D.—Management Expenses.			
25. (a) Salaries, wages and fees	87,260 38		
28. (d) Stationery, postage, printing and advertising	12,050 52		
29. (c) Law costs	394 90		
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	25,803 42		
31. (g) Travelling expenses	887 60		
32. (h) Registration fees	3,529 78		
33. (i) Other management expenditure, including war taxes	9,374 07		
E.—Other Expenditures, viz.:			
34. (a) Open accounts		15,948 24	
35. (b) Office furniture and real estate		24,729 48	
F.—Balance.			
37. (a) Cash on hand and in bank. \$102,589 89			
Totals	\$102,589 89	\$222,126 72	\$262,167 90
			\$586,884 51
II.—Expended on Trust or Agency Account.			
A.—Loaned or Invested on Capital Account.			
42. (a) Loaned on mortgages of realty		\$592,617 52	
(b) In other securities, viz.:			
43. (i) Stocks, bonds, debentures, etc.		273,301 59	
44. (ii) Government, Provincial, Municipal and District bonds		814,845 32	
B.—Other Expenditures.			
53. (d) Estates, trusts and agencies; payments on account of capital, revenue, etc.		28,678,679 00	
C.—Balance.			
54. (b) Cash on hand and in banks		383,107 60	
Totals			\$30,742,551 03

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1918: Guaranteed funds, \$307,769.05.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: None.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits (Trusts), for short term, 4%; for long terms, 5½%.
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 6%; (b) 6%.
(ii) Not owned beneficially: (a) 7.28%; (b) 6.02%.
6. Of the mortgages owned beneficially by the Corporation, \$23,285.36 is on realty situate in Ontario, and \$775,651.24 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$2,234,044.51 is on realty situate in Ontario, and \$2,534,224.23 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially: None.
(ii) Not so owned: \$13,155.92; transferred to real estate.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., none; amount, none.
(ii) Not so owned: No., 15; amount, \$22,700.00.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$1,500,000.00.
(ii) Not so owned: \$9,000,000.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All the staff for \$52,500.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: December 31st, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: Harry Vigeon, H. Frank Vigeon.
For 1918: Edwards, Morgan & Co.
15. What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively? January 2nd, 1917, July 2nd, 1917, 6%.
16. What is the date appointed for the Annual Meeting? Last Friday in January. Date of last Annual Meeting? January 25th, 1918.
17. Special General Meetings held in 1917: Dates, none.

THE IMPERIAL TRUSTS COMPANY OF CANADA.

Head Office, Toronto, Ontario.

Incorporated on the 23rd day of June, 1887, by special Act of the Dominion of Canada, 50-51 Vic. c. 115 (D.), which in 1890 was amended by 53 Vic. c. 101 (D.).

ANNUAL STATEMENT

Of the conditions and affairs of the Imperial Trusts Company of Canada, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 15 Richmond Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

James H. Mitchell, President, Toronto;	21st February, 1917; 27th February, 1918.
A. J. Jackson, Vice-President, Toronto;	" "
J. W. Seymour Corley, K.C., Director, Toronto;	" "
W. A. Mitchell, Director, Toronto;	" "
A. C. McMaster, Director, Toronto;	" "
E. J. B. Duncan, Director, Toronto;	" "
C. P. Smith, Director, Toronto;	" "
J. A. Withrow, Manager, Toronto;	3rd November, 1916; "

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$400,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made: Date, 1st October, 1913. Rate per cent., 25 per cent.; gross amount, \$100,000. Amount paid thereon. \$100,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		\$	\$	\$	\$
2. 50 per cent. called	4,000	100	400,000	200,000	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr. Capital and Liabilities.

I.—Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 50 per cent. called:		
Total called, \$200,000; total paid thereon	\$200,000 00	
5. (e) Unappropriated profits in respect of (2)	3,203 02	
7. (g) Contingent fund in respect of (2)	50,000 00	
		\$253,203 02

Liabilities to the Public.

41. Other liabilities to the public, viz.:		
42. (a) Sundries accrued and paid in advance, etc.....	\$1,156 46	
43. (b) Accounts payable	127 17	
		1,283 63
Total actual liabilities		\$254,486 65

II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:		
50. (a) Trust funds received for investment, including trust deposits and interest to 31st December, 1917....	\$640,334 98	
56. (e) Advances obtained on stocks for investment	85,000 00	
Unclaimed balances	192 36	
		725,527 34
Estimated value of estates, assets, mortgages and other securities held in trust, etc., in hands of Company, and not invested by Company		2,877,161 72
Gross total liabilities, actual and contingent		\$3,857,175 71

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises, situate as follows:	
3. (ii) At Toronto, held in leasehold	\$87,500 00

B.—Debts Secured by Mortgages of Land.

Agreement for sale	\$132,000 00	
Less liability on mortgage	34,000 00	
		\$98,000 00
11. (c) Interest due and accrued on items 13 (e) and not included therein	332 83	
13. (e) Agreements of sale	8,333 34	
		106,666 17

D.—Unsecured Debts.

27. (a) Sundry accounts payable	\$3,934 54	3,934 54
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E.—Cash.

31. (a) On hand	\$64 34	
32. (b) In bank	7,436 91	
		7,501 25

BALANCE SHEET.—Continued.

Cr.

Assets.

F.—Assets not hereinbefore mentioned.

37. (a) Office furniture	\$1,458 00	
38. (b) War loan and stocks	45,527 41	
39. (c) Dividends accrued and due	1,899 28	
		\$48,884 69

Total assets owned beneficially by Corporation \$254,486 65

II.—Assets not owned beneficially by the Corporation but for which the Corporation is accountable.

A.—As Guarantor.

(a) Mortgage securities:		
43. (i) Principal	\$8,438 84	
(ii) Interest	93 21	
(b) Other securities:		
45. Loans on stocks, bonds and mortgages: Principal	3,612 18	
46. (ii) Interest due and accrued on (45)	541 77	
(c) (iii) War bonds, stocks and debentures	630,763 76	
Interest due and accrued	16,509 16	
		\$659,958 92

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

51. (c) Unsecured debts, accounts receivable	\$6,362 18	
52. (d) Uninvested trust funds: Cash in hand and in banks	59,206 24	
		65,568 42
		\$725,527 34

Estimated value of estates, assets, mortgages and other securities held in trust, etc., in hands of the Company as executors, agents, trustees, etc., not invested by Company 2,877,161 72

Gross total assets I. and II. \$3,857,175 71

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1916.

	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
(i) On hand	\$392 66		
(ii) In bank	22,953 75		
			\$23,346 41

C.—Receipts on account of Investments, Loans, or Debts.

(a) On mortgages of realty:			
10. (i) Principal		\$400 00	400 00
11. (ii) Interest	\$5,626 59		5,626 59
(b) On other securities:			
12. (i) Principal		37,578 14	37,578 14
13. (c) (ii) Interest	3,837 13		3,837 13

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

D.—Receipts of Real Estate Owned Beneficially
by Corporation.

	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
17. (b) Rents	\$6,750 00	.....	\$6,750 00

E.—Miscellaneous.

18. Commission, brokerage (or remuneration as Corporation Agent, Trustee, etc.), including interest and dividends on investments of trust funds	16,378 12		16,378 12
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G.—Receipts from other sources.

30. (a) Rents for Safety Deposit Boxes	148 00		
(b) Adjustment of fire loss		223 00	
(c) Refund of law costs, etc., by Company as trustee	35 00		
(d) Refund of amount paid for electric light, stationery, etc.	1,009 27		
(e) Metal banks	395 10		
			1,810 37
Total			\$95,726 76

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1916.

33. (i) On hand . . . . .	.....	.....	\$2,001 08
(ii) In bank . . . . .	.....	.....	120 00

B.—Received on Account of Investments, Loans
or Debts.

34. (a) On mortgages: Principal	\$4,033 65		
Interest	599 47		
			4,633 12
35. (b) On other securities: Principal	70,782 58		
Interest	40,097 99		
			110,880 57

D.—Receipts from other sources, viz.:

39. (a) Trust deposits . . . . .	.....	.....	2,044,204 53
40. (b) Funds borrowed for investment purposes . . . . .	.....	.....	40,000 00
41. (c) Sundry receipts, realizations, including guaranteed funds not otherwise itemized . . . . .	.....	.....	118,225 72
42. (d) Accounts written off . . . . .	.....	.....	4,850 96
Total			\$2,324,915 98

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.		Col. 1.)	(Col. 4.)
A.—Sums Loaned or Invested on Capital Account.			
Loaned or invested on other securities, viz.:			
2.	(i) Stocks		\$15,665 00
3.	(ii) War Loan bonds		19,295 80
4.	(iii) War Loan interest	\$261 55	261 55
5.	(iv) Agreements of sale bought		8,733 34
	(v) Agreements of sale, interest	450 70	450 70
B.—Expended on Stock Account.			
8.	Dividends paid on permanent stock	6,000 00	6,000 00
D.—Management Expenses (other than foregoing).			
25.	(a) Salaries, wages and fees	\$14,778 71	
26.	(b) Commission or brokerage	297 53	
28.	(d) Stationery, postage, printing and advertising	2,164 27	
29.	(e) Law costs	26 00	
30.	(f) Fuel, rent, taxes (other than 7 and 32), and rates	5,241 98	
32.	(h) Registration fees	1,752 95	
33.	(i) Other management expenditure, insurance, etc.	11,138 25	
			35,399 69
E.—Other Expenditure, viz.:			
34.	(a) Ground rent	\$2,088 60	
35.	(b) Refund of law costs by Company as trustee	35 00	
36.	(c) Donations	200 00	
	(d) Sundry repairs on account of fire loss	95 83	
			2,419 43
F.—Balances.			
37.	(a) Cash on hand and in bank		7,501 25
	Total		\$95,726 76
II.—Expended on Trust Agency Account.			
A.—Sums Loaned or Invested on Capital Account.			
42.	(a) Loaned on mortgages of realty		\$3,838 35
44.	(b) Loaned or invested on or in other securities, viz.:		
	(i) Stock and debentures		171,030 84
B.—Other Expenditures.			
52.	(c) Debts or obligations wholly or partly paid:		
	Principal	\$65,000 00	
	Interest	10,275 95	
			75,275 95
53.	(d) Trust deposits repaid		1,887,611 90
	Sundry payments and disbursements, including guaranteed funds not otherwise itemized		127,952 70
C.—Balances.			
54.	(b) Cash on hand and in banks		59,206 24
	Total		\$2,324,915 98

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, nil; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1918: Not including deposits, \$1,283.63.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, 4%; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) ———; (b) 7%.
 - (ii) Not owned beneficially: (a) 7%; (b) 7.08%.
6. Of the mortgages owned beneficially by the Corporation none is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation \$8,438.84 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., ...; amount, none.
 - (ii) Not so owned: No., ...; amount, none.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Manager, \$15,000; Accountant, \$10,000; and other members of the staff aggregating \$9,500.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? January, 1918.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: Stiff Bros., Sime & Riddell, Stead, Graham & Hutchison.
For 1918: Same as 1917.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? January 1st, 1917, 75c. per share; July 1st, 1917, 75c. per share.
16. What is the date appointed for the Annual Meeting? 27th February, 1918. Date of last Annual Meeting? 21st February, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE GUARDIAN TRUST COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Incorporated by Letters Patent of Ontario, dated the 8th day of April, 1910, issued under The Ontario Companies Act, Registered on the Trust Company Register, 6th May, 1910.

ANNUAL STATEMENT

Of the condition and affairs of The Guardian Trust Company, Limited, of Toronto, as at 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 12 King Street East, in the City of Toronto, and Province of Ontario.

The Board is constituted of twelve directors, holding office for one year or until their successors are appointed.

The directors and chief executive officers of the Corporation at 31st December, 1917, were as follows, together with their respective terms of office:

Cawthra Mulock, President, Toronto;	April 12th, 1915.
E. H. Laschinger, Vice-President, Toronto;	"
A. M. Stewart, Director, Toronto;	"
E. W. McNeill, Director, Toronto;	"
Chas. W. MacLean, Director, Brockville;	"
S. J. Moore, Director, Toronto;	"
W. D. Ross, Director, Toronto;	"
William Crocker, Director, Toronto;	"
Stephen Haas, Director, Toronto;	"
Harry A. Hunter, Director, Minneapolis;	"
W. S. Morden, K.C., Director, Toronto;	"
Gordon F. Perry, Director, Toronto;	"
W. S. Morden, General Manager, Toronto, 1st December, 1911.	
E. W. McNeill, Secretary, Toronto, 1st May, 1910.	

A—Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$850,100.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, 1st March, 1912; rate per cent., 20%; gross amount, \$170,020.00; amount paid thereon, \$169,620.00.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid calls.
		\$	\$ c.	\$ c.	\$
2. 20 per cent. called.....	8,501	100	850,100 00	169,620 00	400
Additional amount paid by arrangement with Company	.....	.....	.....	79,920 00	.....
Totals	8,501	.....	850,100 00	249,540 00	400

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr.	Capital and Liabilities.	
Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (b) Ordinary joint stock capital, 20 per cent. called; total called, \$170,020; total paid thereon	\$169,620 00	
3. (c) Joint stock capital paid in advance of calls.....	79,920 00	
4. (d) Dividends declared in respect of (2), not yet paid...	6,238 50	
5. (e) Unappropriated profits in respect of (2)	30,428 53	
		\$286,207 03
Liabilities to the Public.		
41. Other liabilities to public, viz.:		
42. (a) Accounts payable		1,126 08
Total actual liabilities		\$287,333 11
II.—Contingent Liabilities.		
49. Money for which the Corporation is contingently liable:		
50. (a) Principal guaranteed		\$17,000 00
52. (c) Trust funds invested, but not guaranteed:		
53. (i) Principal	\$2,684,079 54	
54. (ii) Interest due and accrued	17,021 53	
55. (d) Trust funds uninvested not bearing interest and not guaranteed	40,845 32	
		2,741,946 39
Total contingent liabilities		\$2,758,946 39
Gross total liabilities, actual and contingent		\$3,046,279 50

Cr.	Assets.	
I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts Secured by Mortgages of Land.		
9. (a) Debts (other than item 10) secured by mortgages of land	\$136,273 14	
11. (c) Interest due and accrued on item 9 and not included therein	3,469 86	
		\$139,743 00
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
22. (j) Debts secured by call loans on stocks, bonds, etc....	\$95,237 12	
26. (n) Interest due or accrued (22)	699 48	
		95,936 60
D.—Unsecured Debts.		
27. (a) Balance on sundry accounts, including commission, fees, etc., due		30,473 15
E.—Cash.		
32. (b) On hand and in banks		6,349 11

BALANCE SHEET.—Continued.

Cr.	Assets.	
F.—Assets not hereinbefore mentioned.		
37. (a) Stocks and bonds	\$12,401 37	
38. (b) Dividends and interest accrued	229 88	
39. (c) Office furniture	1,500 00	
40. (d) Registration fees	700 00	
		<u>\$14,831 25</u>
Total assets owned beneficially		\$287,333 11

II.—Assets not owned beneficially by the Corporation but for which the Corporation is accountable.

A.—As Guarantor.

(a) Mortgage securities:

43. (i) Principal	\$17,000 00
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B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:

47. (i) Principal	\$668,101 43
48. (ii) Interest due and accrued	17,021 53

(b) Other securities:

49. (i) Principal	2,015,978 11	
52. (d) Uninvested trust funds	40,845 32	
		<u>2,741,946 39</u>
Total assets		\$2,758,946 39
Gross total assets I. and II.		\$3,046,279 50

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

Balances from 31st December, 1916. (Col. 1.) (Col. 3.) (Total Col. 4.)

1. Cash:			
3. (ii) On hand and in bank			\$6,184 69

B.—Sums Received Wholly or Partly on Capital Stock.

4. (aa) Joint stock capital received in advance of calls			500 00
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CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

C.—Receipts on Account of Investments, Loans
or Debts.

(a) On mortgages of realty:

		Col. 1	Col. 3.	Col. 4.
10.	(i) Principal . . . . .	.....	\$32,706 87	
11.	(ii) Interest	\$3,382 50	.....	\$36,089 37

(b) On other securities:

12.	(i) Principal . . . . .	.....	37,799 18	.....
13.	(ii) Interest or dividends	7,635 42	.....	45,434 60

E.—Miscellaneous.

18. (a)	Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	10,189 08		10,189 08
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F.—Borrowed Money.

29. (e)	Borrowed otherwise			1,000 00
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G.—Receipts from other sources.

30. (a)			37 17	
(b)			17,613 47	17,650 64

Total				\$117,048 38
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II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1916.

31. (a)	Capital account			\$74,909 54
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B.—Receipts on account of Investments, etc.

34. (a)	Mortgages: Principal, \$121,852.01; interest, \$59,307.28			181,159 29
35. (b)	On other securities: Principal, \$68,229.03; interest, \$30,202.00 . . . . .	.....	.....	98,431 03

C.—Receipts from Real Estate.

37. (a)	Sales . . . . .	.....	.....	1,952 03
38. (b)	Rents . . . . .	.....	.....	85,477 88

D.—Received from Other Sources.

39. (a)	Borrowers' charges		\$242 00	
40. (b)	Capital		224,529 44	
41. (c)	Sundries		43,189 03	
				267,960 47

Total				\$709,890 24
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CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 1	Col. 3.	Col. 4.
1. (a) Loaned on mortgage of realty (including item 7 (e) if no separate account therefore)		\$24,639 47	
(b) Loaned on or invested in other securities, viz.:			
3. (ii)		8,995 27	
			\$33,634 74

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$12,464 50		12,464 50
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account (principal and interest) ..	84 78		84 78
24. (g) Guarantees paid: principal, \$500.00; interest, \$787.32			1,287 32

D.—Management Expenses (other than foregoing):

25. (a) Salaries, wages and fees	\$12,647 63		
28. (d) Stationery, postage, printing, and advertising	839 31		
29. (c) Law costs	245 00		
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	3,099 59		
31. (g) Travelling expenses	46 50		
32. (h) Registration fees	241 00		
33. (i) Other management expenditure	1,034 53		
			18,153 56

E.—Other Expenditure, viz.:

34. (a) Sundries ..	\$45,055 47		
35. (b) Office furniture	18 90		
			45,074 37

F.—Balance.

37. (a) Cash on hand and in banks			6,349 11
Totals ..			\$117,048 38

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty		\$16,152 75	
(b) Loaned or invested on or in other securities, viz.:			
43. (i)			126,591 39
Incumbrances on realty paid off, viz.:			
48. (i) Principal ..	\$13,512 28		
49. (ii) Interest ..	41,002 88		
			54,515 16

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

B.—Other Expenditure.

50. (a) Commission or remuneration paid for management of estate, trust or agency (including item 26)	\$8,229 29
51. (b) Rents, taxes and rates	35,414 82
52. (d)	428,141 51

C.—Balance.

54. (a) Cash on hand and in various banks	40,845 32
Total	\$709,890 24

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada: None; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1918: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: None.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 6.5%; (b) 7%.
 - (ii) Not owned beneficially: (a) 6%; (b) 5½%.
6. Of the mortgages owned beneficially by the Corporation, \$118,773.14 is on realty situate in Ontario, and \$34,500.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$668,101.43 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: None.
 - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., ...; amount, ...
 - (ii) Not so owned: No., ...; amount, ...
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$373,280.00.
 - (ii) Not so owned: \$1,706,065.00.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: General Manager, \$5,000; Secretary, \$3,000.
 (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: February 22nd, 1918.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
 For 1917: Edwards, Morgan & Co.; Oscar Hudson & Co.
 For 1918: Not yet appointed.
15. What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd, 2½%.
16. What is the date appointed for the Annual Meeting? Not fixed. Date of last Annual Meeting? March 30th, 1917.
17. Special General Meetings held in 1917: Dates

THE FIDELITY TRUSTS COMPANY OF ONTARIO.

Head Office, London, Ontario.

Incorporated on the twenty-third of March, 1910, by Letters Patent of Ontario, issued under The Loan Corporations' Act, R.S.O. 1897, Chapter 205.

ANNUAL STATEMENT

Of the condition and affairs of the Fidelity Trusts Company of Ontario, London, Ontario, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 371 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

T. H. Purdom, President, London, Ont.;	February 12th, 1918; February, 1919.
John Ferguson, Vice-President, London, Ont.;	" "
W. J. McMurtry, Director, Toronto, Ont.;	" "
John Purdom, Director, London, Ont.;	" "
Samuel Wright, Director, London, Ont.;	" "
John Milne, Director, London, Ont.;	" "
Alex. Purdom, Director, London, Ont.;	" "
Nathaniel Mills, Managing-Director, London, Ont.;	" "
Wm. J. Harvey, Manager.	

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$300,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Loan Corporations Act.

Last call made: Date, 1st December, 1913; rate per cent., 10%; gross amount, \$8,500; amount paid thereon, \$8,500.00.

Description.	Total amount issued and subsisting at 31st December, 1917.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares	Par value of shares.	—		
		\$	\$	\$	\$
1. Fully paid.....	1,050	100	105,000	105,000	.....
2. 10 per cent. called.....	1,950	100	195,000	19,500	.....
Totals.....	3,000	.....	300,000	124,500	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$105,000; total paid thereon	\$105,000 00	
2. (b) Ordinary joint stock capital, 10 per cent. called; total called, \$19,500; total paid thereon	19,500 00	
4. (d) Dividends declared in respect of (1) and (2) but not yet paid	3,112 50	
5. (e) Unappropriated profits in respect of (1) and (2)....	11,107 48	
Total actual liabilities		\$138,719 98

Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:		
50. (a) Principal guaranteed	\$244,480 00	
51. (b) Interest guaranteed	5,751 30	
52. (c) Trust funds invested but not guaranteed	224,740 86	
56. (e) Other contingent liabilities, unrealized assets of estates and agencies under administration	1,278,017 34	
Total contingent liabilities		1,752,989 50
Gross total liabilities, actual and contingent		\$1,891,709 48

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land	\$1,750 00	
11. (c) Interest due and accrued on item (9) and not included therein	78 75	

C.—Debts not above enumerated, for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds and debentures...	1,713 76	
22. (j) Debts secured by stocks and bonds	116,050 40	
26. (n) Interest due and accrued on item 22 and not included therein	3,083 75	

E.—Cash.

32. (b) In bank and loan company	15,593 32	
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F.—Assets not hereinbefore mentioned.

37. (a) Office and vault fittings	450 00	
Total assets owned beneficially by Corporation.....		\$138,719 98

BALANCE SHEET.—Continued.

Cr.

Assets.

II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.

A.—As Guarantor.

(a) Mortgage securities:	
43. (i) Principal	\$197,254 06
44. (ii) Interest due and accrued	5,922 88
(b) Other securities:	
45. (i) Principal	30,000 00
46. (ii) Interest due and accrued	826 65
Cash in bank	16,227 71

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:	
47. (i) Principal	28,016 28
(b) Other securities:	
49. (i) Principal	182,810 21
51. (c) Unsecured debts unrealized assets	1,278,017 34
52. (d) Uninvested trust funds, cash on hand	13,914 37
Total of assets II.	\$1,752,989 50
Gross total of assets I. and II.	\$1,891,709 48

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1916.

1. Cash:	
3. (ii) In bank	\$8,820 70

C.—Receipts on account of Investments, Loans or Debts.

(b) On other securities:	
12. (i) Principal	55 19
13. (ii) Interest	7,798 27

E.—Miscellaneous.

18. (a) Commission, brokerage	2,927 34
Total	\$19,601 50

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balances from 31st December, 1916.

33. (ii) In bank	\$14,567 32
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CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

B.—Received on account of Investments, Loans or Debts.		
34. (a) On mortgages:		
Principal	\$19,051	15
Interest	14,569	89
35. (b) On other securities:		
Principal	6,546	00
Interest	4,723	55
C.—Receipts from Real Estate.		
38. (b) Rents	6,642	00
D.—Receipts from other sources.		
39. (a) Guaranteed investment account	111,450	00
40. (b) Sundry other receipts	88,301	17
Total	\$265,851	08

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
	(Total Col. 1.)	
1. (a) Loaned on mortgage of realty	\$1,750	00
(b) Loaned on or invested in other securities, viz.:		
2. (i) On stocks	3,000	00
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock	6,225	00
D.—Management Expenses.		
25. (a) Salaries, wages and fees	1,445	00
26. (b) Commission or brokerage	32	50
28. (d) Stationery, postage, printing and advertising	379	00
30. (f) Fuel, taxes and rates	74	25
32. (h) Registration fee and Government taxes, and war tax	623	86
33. (i) Other management expenditure	49	22
E.—Other Expenditure, viz.:		
34. (a) Guarantee insurance premiums	60	00
35. (b) Filing annual statement	5	00
36. (c) Office fittings	101	85
F.—Balance.		
37. (b) Cash in bank and loan company	5,855	82
Total	\$19,601	50

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42	(a) Loaned on mortgages of realty	\$9,950 55
	(b) Loaned on or in other securities:	
43.	(i) Stocks and bonds	30,051 09

B.—Other Expenditures.

50.	(a) Commission or remuneration paid for management of estate, trust or agency (including item 26)...	2,869 01
51.	(b) Rents, taxes and rates	935 37
53.	(d) On guaranteed investment account	85,410 28
	Estates and agencies, payments on account capital and revenue	106,492 70

C.—Balance.

54.	(a) Cash in loan company	30,142 08
	Total.....	\$265,851 08

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1918: Guaranteed investment receipts, \$1,700.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$35,250.21.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 8%; (b) 5.91%.
 - (ii) Not owned beneficially: (a) 6.70%; (b) 5.50%.
6. Of the mortgages owned beneficially by the Corporation none is on realty situate in Ontario, and \$1,750 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation \$225,270.34 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: None.
 - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., none; amount, ...
 - (ii) Not so owned: No., none; amount, ...
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$5,000.
 - (ii) Not so owned: \$592,835.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$10,000; Accountant, \$5,000.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited: 31st December, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: John Lohead, E. D. Parke.
For 1918: John Lohead, E. D. Parke.
15. What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively? January 1st, July 1st, at rate of 5% per annum.
16. What is the date appointed for the annual meeting? February 12th, 1918. Date of last Annual Meeting? February 13th, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE PRUDENTIAL TRUST COMPANY, LIMITED.

Head Office, Montreal, Quebec.

CONSTATING INSTRUMENTS.

The Prudential Trust Company, Limited, was incorporated in 1909 by a special Act of the Parliament of the Dominion of Canada, 8-9 Edward VII., Chapter 124.

Authorized in 1911 by special Act of the Legislature, 1 Geo. V., Chapter 139, to transact business in the Province of Ontario as specified in Section 1 (5) of the said Act, which enacts as follows:

"(5) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in this Act or granted from time to time to Trust Companies by any public Act or Order of the Lieutenant-Governor in Council of the said Province, and shall be subject to the general public law of the said Province relating to trust companies and trusts."

The Company has a deposit in the Province of Ontario amounting to \$200,000.

ANNUAL STATEMENT

Of the condition and affairs of the Prudential Trust Company, Limited, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 9 St. John Street, in the City of Montreal, Quebec.

The chief agent and attorney for Ontario is Douglas K. Ridout, and his address is No. 53 King Street West, Toronto, Ontario.

The Board is constituted of thirteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

Farquhar Robertson, Chairman of Board, Montreal;	14th March, 1917;	13th March, 1918.
B. Hal. Brown, President, Montreal;	"	"
Jas. P. Steedman, Vice-President, Hamilton, Ont.;	"	"
W. G. Ross, Director, Montreal;	"	"
Sir Rodolphe Forget, Director, Montreal;	"	"
C. A. Barnard, K.C., Director, Montreal;	"	"
A. Gourdeau, Director, Quebec;	"	"
W. Grant Morden, Director, London, Eng.;	"	"
W. J. Morrice, Director, Montreal;	"	"
C. G. Bryan, Director, London, England;	"	"
W. J. Green, Director, Toronto;	"	"
C. F. Smith, Director, Montreal;	"	"
Paul Galibert, Director, Montreal;	"	"
B. Hal. Brown, General Manager, Montreal;	"	"
James Elmsley, Secretary, Montreal;	"	"

A.—Permanent Capital Stock: Total amount authorized, \$1,500,000. Total amount subscribed, \$1,053,300, as more particularly set out in Schedule A hereto; less cancelled for non-payment of call, \$73,100; net amount, \$980,200.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
1. Fully called preferred stock.....	438	100	\$ 43,800	\$ 43,800 00	\$
2. 60 per cent. called.....	9,181	100	918,100	546,025 00	372,075 00
4. Ordinary stock fully called	183	100	18,300	18,286 00	14 00
Totals.....	9,802	.....	980,200	608,111 00	372,089 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, on which has been called, \$18,300; total paid thereon	\$18,286 00	
2. (b) Preferred joint stock, on which has been called, \$594,660; total paid thereon	589,825 00	\$608,111 00

C.—Liabilities to Stockholders or Shareholders other than as shown under A or B, viz.:

26. Forfeited shares for non-payment of calls.....	20,354 84
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Liabilities to the Public.

38. Due on bills payable	586 30
40. Unclaimed dividends	117 50
41. Liabilities to the public, viz.:	
42. (a) Loans payable—Government deposit (guarantee), per contra	200,000 00
43. (b) Accounts payable	1,013 29
44. (c) Salaries, stationery and charges accrued to date....	2,013 92
(d) Contingent reserve account	43,912 70
(e) Interest and fees—revenue suspense account.....	35,543 33
	282,600 74

Total actual liabilities	\$911,652 88
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II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:

50. (a) Principal, guaranteed	\$560,456 34
51. (b) Special agency funds	529,064 66
52. (c) Trust funds invested but not guaranteed	1,213,676 67
55. (d) Trust and agency funds uninvested	290,878 52

Total contingent liabilities	2,594,076 19
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Gross total liabilities, actual and contingent	\$3,505,729 07
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BALANCE SHEET.—Continued.

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

2. (i) At Montreal, held in freehold	\$70,054 75
5. (b) Freehold land other than foregoing	51,980 43

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$166,841 48
11. (c) Interest due and accrued on item (9) and not included therein	3,125 86
	<u>169,967 34</u>

C.—Debts not above enumerated for which the Corporation holds securities as follows:

22. (j) Secured by loans on stocks, bonds, etc.	\$201,583 46
26. (n) Interest due or accrued on items 22 to 24 and not included therein	6,290 66
	<u>207,874 12</u>

D.—Unsecured Debts.

27. (a) Accounts receivable, including commissions, fees, etc.	\$23,853 64
28. (b) Interest and fees, revenue suspense per contra	35,543 33
29. (c) Accrued fees, commissions, taxes prepaid, etc.	10,322 99
	<u>69,719 96</u>

E.—Cash.

31. (a) On hand	\$248 66
32. (b) In banks	21,756 60
	<u>22,005 26</u>

F.—Assets not hereinbefore mentioned.

37. (a) Municipal bonds and debentures	\$75,137 85
38. (b) Corporation securities	33,300 00
29. (c) Deposit with Government	200,000 00
40. (d) Accrued interest under 37 (a)	921 68
41. (c) Office furniture and fixtures (including vaults)	10,691 49
	<u>320,051 02</u>

Total of assets owned beneficially by Corporation \$911,652 88

II.—Assets not owned beneficially by the Corporation, but for which the Corporation is Accountable.

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:	
43. (i) Principal	\$3,563 34
(b) On other securities:	
45. (i) Principal	556,893 00
	<u>560,456 34</u>
46. (c) Special agency funds	529,064 66

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:	
47. (i) Principal	\$1,213,676 67

BALANCE SHEET.—Continued.

Cr.	Assets.
	(b) Other securities:
52. (d) Uninvested trusts funds	\$290,878 52
	\$1,504,555 19
Total of assets II.	\$2,594,076 19
Gross total assets I. and II.	\$3,505,729 07

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1916.

	(Col. 1.)	(Col. 3.)	(Col. 4.)
1. Cash:			
2. (i) On hand			\$248 66
3. (ii) In bank			12,341 74

B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock permanent capital..	\$750 00	750 00
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C.—Receipts on account of Investments, Loans, or Debts.

(a) On mortgages of realty:			
10. (i) Principal			25,540 18
11. (ii) Interest	\$8,729 92		
(b) On other securities:			
12. (i) Principal			242,022 34
13. (ii) Interest or dividends	2,791 95		
(c) Unsecured debts:			
15. (ii) Interest	18,362 78		

E.—Miscellaneous.

18. Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	29,157 73		59,042 38
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G.—Receipts from other sources.

30. (a) Sale of office furniture			43 29
(b) Accounts payable			357 88
Accounts receivable			5,526 18
Total			\$345,872 65

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balances from 31st December, 1916.

	(Col. 1.)	(Col. 4.)
31. (a) Capital account:		
33. (ii) In bank		\$753,235 95

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

B.—Received on account of Investments, Loans or Debts.		
	(Col. 1.)	(Col. 4.)
34. (a) On mortgages: Principal, \$11,645.28; interest, \$2,511.66		\$14,156 94
35. (b) On other securities: Principal, \$171,236.92; interest, \$32,634.13		203,871 05
C.—Receipts from Real Estate.		
37. (a) Sales (not included in foregoing items)	\$850 38	
38. (b) Rents	2,408 20	
		3,258 58
D.—Receipts from other sources, viz.:		
39. (a) Estates, agencies (capital and revenue accounts, realizations, receipts, etc.)	\$1,439,669 71	1,439,669 71
Total		\$2,414,192 23

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
	(Col. 1.)	(Col. 4.)
1. (a) Loaned on mortgages of realty		\$8,309 90
(b) Loaned or invested in other securities, stocks and bonds		205,732 93
7. (d) Incumbrances on realty paid off		35,000 00
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
18. (a) Bank account, interest on loans payable	\$3,490 40	
(h) Expenses real estate properties	736 62	
D.—Management Expenses (other than foregoing).		
25. (a) Salaries, wages and fees	46,004 85	
28. (d) Stationery, postage, printing and advertising	5,422 07	
29. (e) Law costs	1,604 20	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	13,151 90	
31. (g) Travelling expenses	1,215 24	
32. (h) Registration fees	22 00	
33. (i) Other management expenditure	3,094 93	
		74,742 21
E.—Other Expenditure, viz.:		
34. (a) Office furniture		82 35
F.—Balance.		
37. (a) Cash on hand and in bank		22,005 26
Total		\$345,872 65

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$4,520 00
(b) Loaned and invested on or in other securities	142,243 64

B.—Other Expenditures.

53. (d) Estates and agency, payments on account of capital and revenue	1,976,550 07
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C.—Balances.

54. (b) Cash in banks	290,878 52
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Total	\$2,414,192 23
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MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, nil; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1918: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: Nil.
4. Average rate of interest per annum paid by the Corporation during 1917:
On deposits, ...; on debentures, ...; on debenture stock, ...
5. Average rate of interest per annum received by the Corporation during 1917:
(a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 7¼%; (b) 6%.
(ii) Not owned beneficially: (a) 7¼%; (b) 6%.
6. Of the mortgages owned beneficially by the Corporation, nil is on realty situate in Ontario, and \$166,841.48 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and \$466,075.65 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
(i) Funds or securities owned beneficially: \$22,276.94.
(ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
(i) Owned beneficially: No., 2; amount, \$22,276.94.
(ii) Not so owned: No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: \$278,068.00.
(ii) Not so owned: \$776,792.00.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All officers under bond from \$1,000 to \$5,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: 13th February, 1918.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: Riddell, Stead, Graham and Hutchison.
For 1918: Riddell, Stead, Graham and Hutchison.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? No dividends paid during the year 1917.
16. What is the date appointed for the Annual Meeting? 13th March, 1918. Date of last Annual Meeting? 19th March, 1917.
17. Special General Meetings held in 1917: Dates, none.

THE CANADA PERMANENT TRUST COMPANY.

Head Office, Toronto, Ontario.

CONSTATING INSTRUMENTS.

The Canada Permanent Trust Company was incorporated in 1913 by special Act of the Parliament of the Dominion of Canada.

Authorized by Order-in-Council (May 7th, 1913), to carry on business in the Province of Ontario as a Trust Company, pursuant to the provisions of The Loan and Trust Corporations Act, R.S.O., 1914, c. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Canada Permanent Trust Company, of Toronto, Ont., as at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 14-18 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of ten directors holding office for the term of one year.

The directors and chief executive of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

W. G. Gooderham, President, Toronto;
 W. D. Matthews, 1st Vice-President, Toronto;
 R. S. Hudson, 2nd Vice-President, Toronto;
 Wm. Mulock, Jr., Director, Toronto;
 Lt.-Col. A. E. Gooderham, Director, Toronto;
 F. Gordon Osler, Director, Toronto;
 J. H. G. Hagerty, Director, Toronto;
 John Massey, Director, Toronto;
 John Campbell, S.S.C., Director, Edinburgh, Scotland;
 George H. Smith, Director, Secretary-Treasurer, Toronto;
 John Massey and R. S. Hudson, Joint Managers, Toronto;

A.—Permanent capital stock: Total amount authorized, \$1,000,000.00. Total amount subscribed, \$518,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
50 per cent. called.....	5,180	\$ 100	\$ 518,000	\$ 259,000	\$ 259,000
Totals.....	5,180	.....	518,000	259,000	259,000

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr.		Capital and Liabilities.	
I.—Capital (Liabilities to Stockholders or Shareholders).			
2. (b)	Ordinary joint stock capital, 50% called; total called, \$259,000; total paid thereon, \$259,000	\$259,000 00	
5. (c)	Unappropriated profits in respect of (2)	52,268 88	
			\$311,268 88
Liabilities to the Public.			
41.	Other liabilities to the public, viz.:		
42. (a)	Guaranteed investment receipts and accrued interest	43,012 50	
	Total actual liabilities		\$354,281 38
II.—Contingent Liabilities.			
52. (c)	Trust funds invested but not guaranteed:		
53.	(i) Principal	\$558,252 30	
54.	(ii) Interest	10,320 50	
55. (d)	Trust funds uninvested not bearing interest and not guaranteed	26,899 46	
	Total contingent liabilities		595,472 26
	Gross total liabilities, actual and contingent		\$949,753 64
Cr.		Assets.	
I.—Assets of which the Corporation is the Beneficial Owner.			
B.—Debts secured by Mortgages of Land.			
9. (a)	Debts secured by mortgages of land	\$192,179 55	
11. (c)	Interest due and accrued on item (9) not included therein	3,961 42	
			\$196,140 97
C.—Debts not above enumerated for which the Corporation holds securities as follows:			
22. (j)	Debts secured by Canadian Pacific notes	\$150,000 00	
23. (k)	Debts by British gold notes	2,035 21	
26. (n)	Interest due or accrued on Canadian Pacific notes ..	3,000 00	
			155,035 21
E.—Cash.			
32. (b)	In banks	3,105 20	
	Total assets owned beneficially		\$354,281 38
II.—Assets not owned beneficially by Corporation, but for which the Corporation is Accountable.			
B.—As Trustee, Representative, Guardian or Agent (without guarantee).			
(a)	Mortgage securities:		
47.	(i) Principal	\$139,969 85	

BALANCE SHEET.—Continued.

Cr.	Assets.	
48.	(ii) Interest due and accrued	\$3,600 00
	(b) Other securities:	
49.	(i) Principal, \$418,282.45; interest, \$6,720.50	425,002 95
52. (d)	Uninvested trust funds	26,899 46
	Total assets II.	\$595,472 26
	Gross total assets I. and II.	\$949,753 64

CASH ACCOUNT,

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1916.

1. Cash:		
3.	(ii) In bank	\$7,976 11

B.—Sums Received Wholly or Partly on Capital Stock.

4. (a)	Calls on joint stock permanent capital	
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C.—Receipts on account of Investments, Loans or Debts.

	(a) On mortgages of realty:	
10.	(i) Principal ..	33,606 00
11.	(ii) Interest ..	14,307 57
	(b) On other securities:	
12.	(i) Principal, British gold notes	2,552 25
13.	(ii) Interest or dividends, including bank interest	9,964 53

E.—Miscellaneous.

18. (a)	Commission, brokerage (or remuneration as corporate agent, trustee, etc.); fees account	2,085 85
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G.—Receipts from Other Sources.

30. (a)	Inspection account	64 00
	(b) Agreement account	2 50
	Total ..	\$70,558 81

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balances from 31st December, 1916.

33.	(ii) In bank	\$28,629 87
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B.—Received on account of Investments, Loans or Debts.

34. (a)	On mortgages: Principal, \$23,064.90; interest, \$9,057.82	32,122 72
35. (b)	On other securities: Principal, \$6,975.00; interest, \$6,308.88	13,283 91

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

C.—Receipts from Real Estate.

37. (a) Sales, not included in foregoing items	\$10,000 00
38. (b) Rents	3,338 40

D.—Receipts from other sources, viz.:

39. (a) Trust funds for investment or distribution	13,861 92
41. (c) Bank interest	658 64
Total	\$101,895 46

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty	\$59,401 16
2. (b) Loaned on or invested in other securities, viz.:	
(i) British gold notes	4,587 46

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	3,031 11
26. (b) Commission or brokerage	
29. (c) Law costs	
30. (f) Fuel, rent, taxes and rates	
32. (h) Registration fees	
33. (i) Other management expenditure, travelling expenses, registration fees	

E.—Other Expenditures, viz.:

34. (a) Interest on guaranteed investment	1,012 50
35. (b) Interest allowed on other accounts	433 88
36. (c) Directors' compensation	1,000 00

F.—Balance.

37. (b) Cash in bank	1,092 70
Total	\$70,558 81

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$7,104 37
(b) Loaned or Invested on or in other securities, viz.:	
43. (i) On bonds, stocks, etc.	16,050 56
(b) Incumbrances on realty paid off, viz.:	
48. (i) Principal	2,784 26
49. (ii) Interest	11 88

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

B.—Other Expenditures.

51. (b) Rents, taxes and rates	1,429 94
52. (c) Debts or obligations wholly or partly paid, viz.:	
Principal, \$29,512.73; interest, \$16,089.76	45,602 49

C.—Balance.

55. (i) Cash in banks	28,911 96
Total	<u>\$101,895 46</u>

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) $7\frac{3}{4}\%$; (b) 6%.
 - (ii) Not owned beneficially: (a) 6.858%; (b) 6%.
6. Of the mortgages owned beneficially by the Corporation, \$192,179.55 is on realty situate in Ontario, and is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$128,808.45 is on realty situate in Ontario, and \$11,161.40 is on realty situate elsewhere.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., none.
 - (ii) Not so owned: No., none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$576,600.00.
 - (ii) Not so owned: \$314,930.00.
13. Date when the accounts of the Corporation were last audited: 31st December, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):

For 1917: A. E. Osler, A.C.A., and Hy. Barber, F.S.A.A., England.

For 1918: Same as 1917.
16. What is the date appointed for the Annual Meeting? At call of directors. Date of last Annual Meeting? 30th January, 1918.

THE GUELPH TRUST COMPANY.

Head Office, Guelph, Ontario.

CONSTATING INSTRUMENTS.

Incorporated on the 26th day of May, 1917, by Letters Patent of Ontario, issued under the Loan and Trust Corporations Act, R.S.O. 1914, Chapter 184.

ANNUAL STATEMENT

On the condition of affairs of the Guelph Trust Company, of Guelph, Ontario, at the 31st December, 1917, and for the period ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at the corner of Wyndham and Cork Streets, in the City of Guelph, in the Province of Ontario.

The Board is constituted of five Directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows:

Charles E. Howitt, President, Guelph;	May 22nd, 1917; May 1st, 1918.
George D. Forbes, Vice-President, Hespeler;	" "
H. Howitt, M.D., Director, Guelph;	" "
A. B. Petrie, Director, Guelph;	" "
J. E. McElderry, Managing Director and Secretary, Guelph.	

A.—Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$355,400.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of the Loan and Trust Corporations Act.

Description.	Total amount issued and subsisting at 31st December, 1917.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of Shares.	Par value of shares.	Total amount held.		
		\$	\$	\$ c.	\$ c.
1. Fully called	5,160	50	258,000	258,000 00	.....
2. Partly called	1,949	50	97,450	32,483 82	64,966 18
Totals	7,109	.....	355,450	290,483 82	64,966 18

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called: total called, \$258,000; total paid thereon	\$258,000 00	
2. (b) Ordinary joint stock capital, 33 $\frac{1}{3}$ % called; total called, \$32,483.82; total paid thereon	32,483 82	
4. (d) Dividends declared in respect of (1) (2), but not yet paid	7,259 26	
5. (e) Unappropriated profits in respect of (1) (2)	3,129 00	
Total actual liabilities		\$300,872 08

II.—Contingent Liabilities.

55. (d) Trust funds uninvested, but on deposit bearing interest	\$106 05	
56. (e) Other contingent liabilities: Estimated value of unrealized assets of estates, under administration by the Company	7,188 71	
Total contingent liabilities		7,294 76
Gross total liabilities, actual and contingent		\$308,166 84

Cr. Assets.

B.—Debts Secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land	\$183,116 31	
11. (c) Interest due and accrued on item (9)	8,341 82	
		\$191,458 13

C.—Debts not above enumerated, for which the Corporation holds securities as follows:

14. (b) Municipal bonds or securities owned by Company	\$54,450 80	
17. (e) Dominion Government, owned by Company	20,518 09	
26. (n) Interest due or accrued on items (14) (17)	1,903 64	
		76,872 53

E.—Cash.

31. (a) On hand	\$2,226 10	
32. (b) In banks	30,285 32	
Accrued interest on bank account	30 00	
		32,541 42

Total of assets owned beneficially by Corporation..... \$300,872 08

II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.

B.—As Trustee, Representative, Guardian, or Agent (without guarantee).

52. (d) Uninvested trust funds on deposit bearing interest..	\$106 05	
(c) Unrealized assets of estates, estimated	7,188 71	
		\$7,294 76

Gross total of assets I. and II. \$308,166 84

CASH ACCOUNT.

Receipts for the period ending December 31st, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1916—None.

(The Company began business May 26th, 1917)

B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock permanent capital	\$290,483 82	\$290,483 82
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C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10. (i) Principal	\$14,540 16
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11. (ii) Interest	11,041 45
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(b) On other securities:

12. (i) Principal	85 98
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13. (ii) Interest	1,641 52
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		27,309 11
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E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	\$97 50	97 50
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G.—Receipts from Other Sources.

30. (a) Interest on bank deposits, net	168 07
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(b) Exchange, etc.	13 18
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		181 25
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Total.....		\$318,071 68
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II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balances from 31st December, 1916—None.

D.—Receipts from Other Sources, viz.:

39. (a) Estate moneys received	\$367 64
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Total.....		\$367 64
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CASH ACCOUNT.

Expenditures for the period ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty	\$197,656 47
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(b) Loaned on or invested in other securities, viz.:

2. (i) Municipal debentures	54,450 80
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3. (ii) Government bonds	20,604 07
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5. (iv) Municipal debentures and Government bonds purchased	11,400 69
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		\$284,112 03
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CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

D.—Management Expenses (other than foregoing).

26. (b) War taxes	\$65 08	
28. (d) Stationery, postage, printing and advertising	308 81	
29. (e) Law costs	400 00	
31. (g) Travelling expenses	7 90	
32. (h) Ontario Government fees for incorporation and registry	660 00	
33. (i) Other management expenditure	6 44	
		\$1,448 23

F.—Balance.

37. (a) Cash on hand	\$2,226 10	
(b) Cash in bank	30,285 32	
		32,511 42
Total		\$318,071 68

II.—Expended on Trust or Agency Account.

53. (d) Sundry payments in connection with estates.....	\$261 59
---	----------

C.—Balance.

55. (i) Cash deposited in Loan Company	106 05
Total.....	\$367 64

MISCELLANEOUS STATEMENT FOR THE PERIOD ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1918: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$130,840.69.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 8%; (b) 5.55%.
 - (ii) Not owned beneficially: (a) None.
6. Of the mortgages owned beneficially by the Corporation none is on realty situate in Ontario, and \$191,458.13 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation none is on realty situate in Ontario and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: None.
 - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., none; amount, none.
 - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$489,600.00.
 - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? The mortgages are inspected annually.

12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Managing director, \$5,000.00
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: As at December 31st, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: J. W. Kilgour, Guelph; J. M. Scully, F.C.A., Kitchener.
For 1918: Not yet appointed.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? No dividend paid in 1917.
16. What is the date appointed for the Annual Meeting? ————— Date of last Annual Meeting? May 1st, 1918.
17. Special General Meetings held in 1917: Dates, organization meeting held May 22nd, 1917; statutory meeting held August 23rd, 1917.

MONTREAL TRUST COMPANY.

Head Office, Montreal, Que.

CONSTATING INSTRUMENTS.

The Montreal Trust Company was incorporated on the 21st day of March, 1899, by special Act of the Province of Quebec, 52 Vic., c. 72 (Q), and subsequent special amending Act, under the name of the Montreal Safe Deposit Company.

By special Acts the name was changed in 1895 to the Montreal Trust and Deposit Company (59 Vic., c. 70 (Q)), and again in 1909 to the Montreal Trust Company (9 Edw. VII., c. 115 (Q)).

Authorized by Order-in-Council to carry on business in the Province of Ontario as from the 11th day of March, 1909, subject to certain conditions and limitations.

Registered on the Trust Companies Register, 21st January, 1913.

The Company has a deposit with the Province of Ontario, amounting to \$200,000.00.

ANNUAL STATEMENT

Of the condition and affairs of the Montreal Trust Company of Montreal, Que., at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Corporation was incorporated under the laws of the Province of Quebec on the twenty-first day of March, 1889.

The head office of the Corporation is at No. 11 Place d'Armes, in the City of Montreal, in the Province of Quebec.

The chief agency for Ontario is situate in the Royal Bank Building, in the City of Toronto, in the Province of Ontario.

The Chief Agent and Attorney for Ontario is John F. Hobkirk, and his address is 74 St. George Street, Toronto, in the Province of Ontario.

The Board is constituted of twenty-one directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows:

Sir H. S. Holt, President, Montreal, Que.;
 A. J. Brown, K.C., Vice-President, Montreal, Que.;
 Lord Beaverbrooke, Director, London, Eng.;
 J. E. Aldred, Director, Montreal, Que.;
 Hon. W. J. Hanna, Director, Toronto, Ont.;
 G. H. Duggan, Director, Montreal, Que.;
 Geo. Caverhill, Director, Montreal, Que.;
 Hon. N. Curry, Director, Montreal, Que.;
 Hon. R. Dandurand, Director, Montreal, Que.;
 F. P. Jones, Director, Montreal, Que.;
 Wm. Molson Macpherson, Director, Quebec, Que.;
 C. E. Neill, Director, Montreal, Que.;
 Hugh Paton, Director, Montreal, Que.;
 E. L. Pease, Director, Montreal, Que.;
 James Redmond, Director, Montreal, Que.;
 F. W. Ross, Director, Quebec, Que.;
 Hon. W. B. Ross, Director, Halifax, N.S.;
 A. Haig Sims, Director, Montreal, Que.;
 Stuart Strathy, Director, Toronto, Ont.;
 C. A. Crosbie, Director, Vancouver, B.C.;
 F. G. Donaldson, Director and Gen. Manager, Montreal, Que.
 Ivan S. Ralston, Secretary, Montreal. (C.E.F., France.)

Jan. 16th. Jan. 18th.
 1917. 1918.

A.—Permanent capital stock: Total amount authorized, \$1,000,000.00; total amount subscribed, \$1,000,000.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made: Date, 26th February, 1914; rate per cent., 100 per cent on 5,000 shares new stock; gross amount, \$500,000.00; amount paid thereon, \$500,000.00.

Description of Stock.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$	\$	\$ c.	\$ c.
1. Fully called.....	10,000	100	1,000,000	1,000,000 00	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$1,000,000; total paid thereon	\$1,000,000 00
4. (d) Dividends declared in respect of (1) but not yet paid	20,000 00
5. (e) Unappropriated profits in respect of (1)	67,511 43
6. (f) Reserve fund in respect of (1)	850,000 00
	<u>\$1,937,511 43</u>

Liabilities to the Public.

41. Other liabilities to the public, viz.: Mortgage loan on Montreal Trust Building outstanding when purchased	170,000 00
42. (a) Guaranteed mortgage investment receipts	3,649 99
43. (b) Guaranteed funds	865,567 99
44. (c) Amount appropriated for the purpose of paying Dominion income war tax—expense accrued, etc.	10,787 29
	<u>1,050,005 27</u>
Total actual liabilities	\$2,987,516 70

II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:	
52. (c) Trust funds invested but not guaranteed (including securities actually held as trustee for bond- holders)	\$59,522,548 39
55. (d) Trust funds uninvested	153,994 69
56. (e) Other contingent liabilities, judicial surety indem- nity and other bonds	734,000 00
Total contingent liabilities	<u>60,410,543 08</u>
Gross total liabilities, actual and contingent	\$63,398,059 78

BALANCE SHEET.—Continued.

Cr.	Assets.	
I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by the Corporation.		
1. (a) Office premises situate as follows:		
	(i) At No. 11 Place D'Armes, Montreal, held in freehold	\$401,317 90
B.—Debts secured by Mortgages of Land.		
9. (a) Debts secured by mortgages of land and buildings...	\$281,061 16	
11. (c) Interest due and accrued on item (9).....	37,021 94	
		318,083 10
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
22. (j) Deposits with Provincial Governments	\$235,000 00	
23. (k) Debts secured by demand loans against bonds, stocks, etc.	825,967 59	
		1,060,967 59
D.—Unsecured Debts.		
27. (a) Office furniture	\$11,775 05	
28. (b) Commissions, fees, rents, etc., due	62,103 66	
		73,878 71
E.—Cash.		
	With Equitable Trust Co., of New York.....	\$2,504 20
31. (a) On hand	1,092 28	
32. (b) In banks in Canada and United States.....	106,103 23	
		109,699 71
F.—Assets not hereinbefore mentioned.		
37. (a) Securities owned by Company, including \$200,000 deposited with Ontario Government		1,023,569 69
	Total of assets owned beneficially by Corporation	\$2,987,516 70
II.—Assets not Owned Beneficially by the Corporation, but for which the Corporation is Accountable.		
B.—As Trustee, Representative, Guardian, or Agent (without guarantee).		
(a) Mortgage securities:		
47. (i) Principal	\$1,837,294 70	
(b) Other securities:		
49. (i) Principal	56,139,477 15	
51. (c) Security against judicial surety of indemnity and other bonds	734,000 00	
52. (d) Uninvested trust funds	153,994 69	
	Agency funds invested	1,545,776 54
	Total assets II.	60,410,543 08
	Gross total assets I. and II.	\$63,398,059 78

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1916.

1. Cash:		
	(Col. 1.)	(Col. 4.)
2. (i) On hand		\$1,303 53
3. (ii) In bank		70,228 67

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal		70,408 83
11. (ii) Interest	7,243 23	
(b) On other securities and demand loans:		
12. (i) Principal		589,206 56
13. (ii) Interest or dividends	64,805 77	

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents	38,269 92	
---------------------	-----------	--

E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	122,217 59	
---	------------	--

F.—Borrowed Money.

26. (b) Guaranteed funds	2,398,765 82	
--------------------------------	--------------	--

G.—Receipts from Other Sources.

30. (a) Furniture and fixtures		333 00
--------------------------------------	--	--------

Totals.....	\$232,536 51	\$3,130,246 41
-------------	--------------	----------------

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balances from 31st December, 1916.

31. (a) Capital account:		
33. (ii) In bank		171,070 96

B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$56,171.26; interest, \$82,092.60.....	138,263 86	
35. (b) On other securities: Principal, \$114,845.82; interest, \$388,812.48...	503,658 30	

C.—Receipts from Real Estate.

38. (b) Rents	146,647 37	
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D.—Receipts from Other Sources, viz.:

38. (a) Agency funds	8,339,357 91	
Cash deposited	2,077,134 00	

Total.....	\$11,376,132 40	
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CASH ACCOUNT.—Continued.

Expenditures for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty		\$85,998 30
(b) Loaned on or invested in other securities		469,585 13
6. (c) Real estate purchased		231,317 90

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$80,000 00
--	-------------

C.—Borrowed Money (other than foregoing) or Interest thereon paid, viz.:

19. (b) Deposits: Principal, \$2,248,777.12; interest, \$8,037.85	2,256,814 97
24. (g) Guarantees paid: Principal, \$6,785.77; interest, \$365.34	7,151 11

D.—Management Expenses (other than foregoing):

25. (a) Salaries, wages and fees	52,487 90
28. (d) Stationery, postage, printing and advertising	8,606 36
29. (e) Law costs	207 60
30. (f) Fuel, rent, taxes and rates	32,127 04
31. (g) Travelling expenses	597 40
33. (i) Other management expenditure	13,420 82

E.—Other Expenditures, viz.:

34. (a) Contributions to Canadian Patriotic Fund.....	7,000 00
35. (b) Contributions to Canadian Y.M.C.A. War Fund.....	200 00
36. (c) War taxes	2,239 10
Furniture and fixtures	5,329 58
	202,215 80

F.—Balance.

(b) Cash in various banks	109,699 71
Total	
	\$3,362,782 92

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	7,644 82
(b) Loaned or invested on or in other securities	9,279,402 37
47. (a) Real estate purchased	13,976 25

B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency	1,164 91
51. (b) Rents, taxes and rates	39,573 71
53. (d) Sundry distributions	1,626,428 35

C.—Balance.

(b) Cash in bank	407,941 99
Total	
	\$11,376,132 40

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, nil; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1918: Payment on mortgage loan on building, \$10,000.00. (Guaranteed mortgage investors receipts, \$486.66.)
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$24,000.00.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, ...; on debentures, ...; on debenture stock, on guarantee fund about 3.75%.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) About 6½%; (b) About 6%.
 - (ii) Not owned beneficially: (a) About 6%; (b) About 5%.
6. Of the mortgages owned beneficially by the Corporation, nil is on realty situate in Ontario, and \$281,061.16 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation \$127,000.00 is on realty situate in Ontario, and \$1,710,294.70 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: Nil.
 - (ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., nil; amount, ———.
 - (ii) Not so owned: No., nil; amount, ———.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$442,671.32.
 - (ii) Not so owned: \$2,893,739.15.
11. How often are the securities held by the Corporation valued? Quarterly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All officers of the Company for a total of \$101,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: December 31st, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: Deloitte, Plender, Griffiths & Co.
For 1918: Deloitte, Plender, Griffiths & Co.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively? 15th day of January, April, July, and October; 8% per annum.
16. What is the date appointed for the Annual Meeting? Any day in January at will of Directors. Date of last Annual Meeting: 16th January, 1917.
17. Special General Meetings held in 1917: Dates, none.

BRITISH EMPIRE TRUST COMPANY, LIMITED.

Head Office: London, England.

CONSTATING INSTRUMENTS.

The British Empire Trust Company, Limited, was incorporated in London, on the 30th day of April, 1902, under the Companies Act, 1862 and 1890, England.

Authorized in 1913 by special Act of the Legislature of the Province of Ontario (3-4 Geo. V., C. 140) to transact business pursuant to Section 1 of the special Act.

Registered on the Trust Companies Register, 18th August, 1913.

ANNUAL STATEMENT

Of the condition and affairs of the British Empire Trust Company, Limited, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 34 Nicholas Lane, in the City of London, England.

The chief agency for Ontario is situate at No. 9 Toronto Street, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is Francis Charles Annesley, and his address is No. 9 Toronto Street, in the City of Toronto, Province of Ontario.

The board is constituted of eight directors, two of whom, with the exception of the Managing Director, retire in rotation every year.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows, together with their respective terms of office:

Robert Montgomery Horne-Payne, Chairman, Brentwood, England; 23rd June, 1915: Annual Meeting, 1919.

John Davidson, Managing Director, Russell Hill; 9th July, 1912; no term fixed.

Tom Blundell Brown, Director, Brentwood, England; 23rd June, 1915: Annual Meeting, 1918.

Dudley Northall Laurie, Director, London, England; 15th June, 1914: Annual Meeting, 1918.

Ernest Frederick Orby Gascoigne, Director, Ashtead, England; 17th July, 1917; Annual Meeting, 1920.

Sir William Mackenzie, Director, Toronto, Ont.; 4th Sept., 1916; Annual Meeting, 1920.

Norman Scott Russell, Director, London, England; 17th July, 1917; Annual Meeting, 1921.

David Blythe Hanna, Director, Toronto, Ont.; 4th Sept., 1916; Annual Meeting, 1919.

Arthur Henry Bowling, Assistant Manager, London, England; 9th February, 1911; no term fixed.

Robert Walter Bartlett, Secretary, London, England; 12th July, 1911; no term fixed.

A.—Permanent Capital Stock: Total amount authorized, \$4,866,666.66; total amount subscribed, \$3,649,999.99, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of Shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		£	£	£	£
Cumulative perpetual preferred shares	250,000	1	250,000	250,000	.....
Preferred ordinary shares.	400,000	1	400,000	400,000	.....
Deferred ordinary shares..	400,000	5s.	100,000	100,000	.....
Totals	1,050,000	.....	750,000	750,000	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1917.

Dr.

Capital and Liabilities.

1.—Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Cumulative perpetual preference shares capital, fully called: Total called, \$1,216,666.66; total paid thereon \$1,216,666 66
2. (b) Preferred ordinary shares capital all called: Total called, \$1,946,666.66; total paid thereon 1,946,666 66
3. (c) Deferred ordinary stock capital all called: Total called, \$486,666.66; total paid thereon 486,666 66
5. (e) Unappropriated profits in respect of 1, 2, 3..... 144,528 93

C.—Liabilities to Stockholders or Shareholders.

Other than as shown under A, viz.:

- | | | |
|---|--------|----------------|
| 26. On unrepresented dividends—warrants as per list | 719 20 | |
| | | \$3,795,248 11 |

Liabilities to the Public.

- | | | |
|--|--------------|----------------|
| 37. Owing to banks (including interest due or accrued) | \$194,666 66 | |
| 41. Other liabilities to the public, viz.: | | |
| 42. (a) Due to associated companies | 211,784 60 | |
| 43. (b) Sundry creditors | 368,603 77 | |
| | | 775,055 03 |
| Total actual liabilities | | \$4,570,303 14 |

II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:

- | | |
|--|--------------|
| 50. (a) Principal guaranteed | \$728,155 53 |
| 51. (b) Interest guaranteed | 18,154 02 |
| 52. (c) Trust funds invested but not guaranteed: | |
| 53. (1) Principal | 652,947 71 |
| 54. (2) Interest | 1,309 42 |

Total contingent liabilities	1,400,566 68
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Gross total liabilities, actual and contingent	\$5,970,869 82
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BALANCE SHEET.—Continued.

Cr.	Assets.	
I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
B.—Debts secured by Mortgages of Land.		
9. (a) Debts secured by mortgages of land	\$60,085	32
11. (c) Interest due or accrued on item (9)	564	65
		<u>\$60,649 97</u>
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
19. (g) Debts secured by stocks or bonds of other Governments	112,848	26
22. (j) Debts secured by debenture stock and shares of railways, electric railways, electric light, gas and water power companies	948,649	33
24. (l) Debts secured by debentures and shares of industrial companies	994,715	22
25. (m) Debts secured by personal guarantees	76,270	92
26. (n) Interest due or accrued on 14 to 25 and not included therein	27,429	49
		<u>2,159,913 22</u>
D.—Unsecured Debts.		
27. (a) Sundry debtors	24,310	71
E.—Cash.		
31. (a) On hand	\$147	93
32. (b) In banks	206,168	33
		<u>206,316 26</u>
F.—Assets not hereinbefore mentioned.		
37. (a) Investments in British and other Government securities, debentures and shares of railways, electric railways, electric light, gas or water power companies	\$1,856,645	74
39. (c) Investments in shares and debentures of industrial companies	550,321	65
	\$2,406,967	39
Less reserve for depreciation	287,854	41
		<u>2,119,112 98</u>
Total assets owned beneficially by Corporation.....	\$4,570,303	14
II.—Assets not Owned Beneficially by Corporation, but for which the Corporation is Accountable.		
A.—As Guarantor.		
(a) Mortgage securities:		
43. (i) Principal	\$728,155	53
44. (ii) Interest due and accrued	18,154	02
		<u>746,309 55</u>
B.—As Trustee, Representative, Guardian or Agent (without Guarantee).		
(b) Other securities:		
49. (i) Principal	\$652,947	71
50. (ii) Interest due and accrued	1,309	42
		<u>654,257 13</u>
Total assets II.	\$1,400,566	68
Gross total assets I. and II.	\$5,970,869	82

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

	(Col. 1.)	(Col. 4.)
I.—Received by the Corporation for Its Own Use.		
A.—Balance from 31st December, 1916.		
1. Cash:		
2. (i) On hand		\$142 47
3. (ii) In bank		112,295 93
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
11 (ii) Interest	\$3,977 54	3,977 54
(b) On other securities:		
12. (i) Principal	364,904 20	6,717,512 99
13. (ii) Interest or dividends	292,172 94	292,172 94
(c) Unsecured debts:		
14. (i) Principal		13,475 73
E.—Miscellaneous.		
18. (a) Commission brokerage (or remuneration as corporate agent, trustee, etc.)	43,463 29	43,463 29
F.—Borrowed Money.		
25. (a) Bank or other advances, discounts or overdrafts.....		489,100 01
29. (e) Borrowed otherwise		4,640,753 02
Totals.....	\$704,517 97	\$12,312,893 92
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.		
A.—Balance from 31st December, 1916.—None.		
B.—Received on Account of Investments, Loans or Debts.		
35. (b) On other securities: Principal, \$4,971,926.21; interest, \$23,418.03		\$4,995,344 24
D.—Receipts from other sources, viz.:		
39. (a) Received to pay interest and dividends on debentures and shares of various companies		1,573,090 99
Surplus payments carried to Section I.—(Contra) no separate banking account being kept		100,554 76
Totals.....		\$6,668,989 99

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Total Col. 4.
2. (i) Invested in securities of British and Foreign Governments, railways, electric railways, electric light, gas or water power companies and industrial companies	\$571,256 87	\$571,256 87
5. (iv) Loaned on debts		6,304,456 67

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	143,533 25	143,533 25
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C.—Borrowed Money (other than foregoing) or Interest thereon paid, viz.:

18. (a) Bank account (principal and interest)	9,029 61	303,462 94
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D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages, fees	34,021 08	
26. (b) Commission or brokerage	243 33	
28. (d) Stationery, postage, printing and advertising	2,724 08	
29. (e) Law costs	829 11	
30. (f) Fuel, rent, taxes and rates	9,417 99	
32. (h) Registration fees	967 86	
33. (i) Other management expenditure	4,335 06	
		52,538 51

E.—Other Expenditures, viz.:

34. (a) Loans repaid (principal and interest)	5,173 26	4,715,960 93
35. (b) Payments for goods supplied and services rendered to sundry companies		7,854 66
36. (c) Bank deposits		1,002 54
(d) Surplus payments per Section II, included per contra		100,554 76

F.—Balance.

37. (a) Cash on hand and in banks		112,272 79
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Totals	\$781,531 50	\$12,312,893 92
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II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

43. (i) Securities of British Government, railway, electric railway, electric light, gas or water power companies and industrial companies		\$2,452,097 98
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B.—Other Expenditures.

52. (c) Debts or obligations wholly or partly paid: Principal, \$2,640,576.37; interest, none		2,640,576 37
53. (d) Interest and dividends on debenture stock and shares of various companies		1,576,315 64
Total		\$6,668,989 99

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1918: \$153,302.07.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$4,533.20.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 6 5-6%; (b) 5 1/4%.
 - (ii) Not owned beneficially: (a) None; (b) 3%.
6. Of the mortgages owned beneficially by the Corporation none is on realty situate in Ontario, and \$60,085.32 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially: None.
 - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., none; amount, ...
 - (ii) Not so owned: No., none; amount, ...
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$98,000.00.
 - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Once a year for the purposes of the annual accounts, and every three months for the information of the Directors.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: None specifically, but all the officers and staff are insured generally to the extent of \$97,333.33 by Lloyds.
13. Date when the accounts of the Corporation were last audited: For the year ended 30th April, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: Robertson, Hill & Co., Chartered Accountants.
For 1918: The same.
15. What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively? Preference dividends were paid on 15th April and 15th October, 1917, at 5% per annum. The preferred ordinary dividend was paid on the 17th of July, at 5% per annum, and the deferred ordinary dividend was paid on the 17th July, at 7% per annum.
16. What is the date appointed for the Annual Meeting? Within a period of not more than fifteen months after the date of the last preceding Annual General Meeting. Date of last Annual Meeting? 17th July, 1917.
17. Special General Meetings held in 1917: Dates, none.

CAPITAL TRUST CORPORATION, LIMITED.

Head Office: Ottawa, Ont.

CONSTATING INSTRUMENTS.

The Capital Trust Corporation, Limited, was incorporated in 1912 by special Act of the Parliament of the Dominion of Canada (2 Geo. V., C. 81).

Registered on the Trust Companies' Register on the 13th day of November, 1913, to transact business in the Province of Ontario, with powers restricted to the provisions of the Loan and Trust Corporations Act.

ANNUAL STATEMENT

Of the condition and affairs of the Capital Trust Corporation, Limited, of Ottawa, Ontario, at the 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 10 Metcalfe Street, in the City of Ottawa, in the Province of Ontario.

The Board is constituted of twenty-four directors, holding office for the term of one, two and three years.

The directors and chief executive officers of the Corporation at the 31st December, 1917, were as follows:

M. J. O'Brien, President, Renfrew, Ont.;	February 8th, 1916;	February, 1919.
Hon. S. N. Parent, Vice-President, Ottawa, Ont.;	" 13th, 1917;	" 1920.
R. P. Gough, Vice-President, Toronto, Ont.;	" 8th, 1916;	" 1919.
A. E. Corrigan, Vice-President, Ottawa, Ont.;	" 9th, 1915;	" 1918.
T. P. Phelan, Director, Toronto, Ont.;	" 8th, 1916;	" 1919.
J. J. Lyons, Director, Ottawa, Ont.;	" 8th, 1916;	" 1919.
A. E. Provost, Director, Ottawa, Ont.;	" 8th, 1916;	" 1919.
E. W. Tobin, Director, Bromptonville, Que.;	" 9th, 1915;	" 1918.
Arthur Furland, Director, Haileybury, Ont.;	April 11th, 1916;	" 1919.
M. Connolly, Director, Montreal, Que.;	February 9th, 1915;	" 1918.
Hugh Doheny, Director, Montreal, Que.;	" 9th, 1915;	" 1918.
Edward Cass, Director, Winnipeg, Man.;	" 9th, 1915;	" 1918.
Gordon Grant, Director, Ottawa, Ont.;	" 9th, 1915;	" 1918.
Hon. R. G. Beazley, Director, Halifax, N.S.;	" 13th, 1917;	" 1920.
W. J. Poupore, Director, Montreal, Que.;	" 13th, 1917;	" 1920.
E. Fabre Surveyor, Director, Montreal, Que.;	" 13th, 1917;	" 1920.
J. B. Duford, Director, Ottawa, Ont.;	June 13th, 1916;	" 1919.
Col. D. R. Street, Director, Ottawa, Ont.;	February 13th, 1917;	" 1920.
W. H. McAuliffe, Director, Ottawa, Ont.;	September 25th, 1917;	" 1920.
J. F. Brown, Director, Toronto;	" 25th, 1917;	" 1920.
P. V. Brynes, Director, Hamilton, Ont.;	" 25th, 1917;	" 1920.
Dr. B. G. Connolly, Director and Manager, Ottawa, Ont.;	February 9th, 1915;	" 1918.
E. T. B. Pennefather, Secretary, Ottawa, Ont.;	" 9th, 1915;	

A.—Permanent Capital Stock: Total amount authorized, \$2,000,000; total amount subscribed, \$686,200, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Act or Private Acts.

Description.	Total amount issued and subsisting at 31st December, 1917.			Total amount of actual payments thereon.	Total amount unpaid
	No. of shares.	Par value.	Total amount held.		
Subject to 10 calls at 30 days	6,862	\$ 100	\$ 686,200	\$ c. 355,355 38	\$ c. 330,844 62

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

I.—Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Stock or Shares.

1. (a) Ordinary joint stock fully called. Total called, \$686,200.00, on which has been paid	\$355,355 38	
5. (e) Unappropriated profits on (1)	27,234 81	\$382,590 19

Liabilities to the Public.

41. Other liabilities to the public, viz.:	
42. (a) Sundry accounts	3,344 66
Total actual liabilities	\$385,934 85

II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:	
50. (a) Principal guaranteed	345,698 01
51. (b) Interest guaranteed	
56. (c) Other contingent liabilities, estates, trusts, agencies	846,305 31
Total contingent liabilities	\$1,192,003 32
Gross total liabilities, actual and contingent	\$1,577,938 17

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts Secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$70,752 25	
*11. (c) Interest due and accrued on (9) and not included therein	4,299 14	\$75,051 39

*Including interest accrued on mortgages held against guaranteed investment account—Section No. 2.

BALANCE SHEET.—Continued.

Cr.

Assets.

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by Municipal bonds or debentures....	\$132,977 23	
19. (g) Debts secured by stocks, or bonds of other governments	100,221 29	
20. (h) Debts secured by permanent stock or shares of the Corporation	2,350 00	
22. (i) Debts secured by stocks on call	270 00	
†26. (n) Interest due or accrued on item (14) (25) and not included therein	4,209 11	
		\$240,027 63

D.—Unsecured Debts.

27. (a) Sundry accounts, fees, dues, etc.	18,467 32
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E.—Cash.

31. (a) On hand	\$15 32	
32. (b) In banks	46,694 90	
		46,710 22

F.—Assets not hereinbefore mentioned.

37. (a) Office furniture, stationery, etc.	\$5,103 53	
39. (c) Accrued interest on bank balances	574 76	
		5,678 29

Total assets owned beneficially by Corporation..... \$385,934 85

II.—Assets not Owned Beneficially by Corporation, but for which the Corporation is Accountable.

A.—As Guarantor.

(a) Mortgage securities:		
43. (i) Principal		96,959 23
(b) Other securities:		
45. (i) Principal		226,632 99

B.—As Trustee, Representative, Guardian or Agent (without Guarantee).

(a) Mortgage securities:		
47. (i) Principal	\$88,211 00	
48. (ii) Interest due and accrued	1,147 77	
		89,358 77
(b) Other securities:		
49. (i) Principal	\$694,290 88	
52. (d) Uninvested trust funds	84,761 45	
		779,052 33

Total assets II. \$1,192,003 32

Gross total assets I. and II. \$1,577,938 17

†Including interest accrued on debentures, bonds, etc., against guaranteed investment account.

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1916.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. Cash:			
2. (i) On hand		\$6 38	
3. (ii) In bank		16,944 20	\$16,950 58

B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent capital..	.....	35,756 40	
5. (b) Premiums on (4)	\$4,470 00	.....	40,226 40

C.—Receipts on Account of Investments, Loans or Debts.

(a) On mortgages of realty:			
10. (i) Principal .....	.....	341 75	
11. (ii) Interest	6,543 75	.....	6,885 50
(b) On other securities:			
12. (i) Principal, demand loans and bonds and debentures ...	.....	12,977 42	
13. (ii) Interest or dividends	9,794 05		22,771 47

E.—Miscellaneous.

18. (a) Commission, brokerage	4,595 77		4,595 77
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G.—Receipts from Other Sources.

30. (a) Sundry and suspense items		72,538 79	72,538 79
Totals.....	\$25,403 57	\$138,564 94	\$163,968 51

II.—Received as a Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1916.

(b) Cash:

	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
32. (i) On hand	\$1,462 90		
33. (ii) In bank	69,531 47	.....	\$70,994 37

B.—Received on Account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$4,391.75; interest, \$1,907.79	1,907 79	4,391 75	6,299 54
35. (b) On other securities: Principal, \$1,655.66; interest, \$16,363.98	16,363 98	1,655 66	18,019 64

C.—Receipts from Real Estate.

37. (a) Sales .....	.....	17,315 49	17,315 49
38. (b) Rents	16,412 58	.....	16,412 58

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
D.—Receipts from other sources, viz.:			
39. (a) Guaranteed funds	\$8,645 51	\$376,447 19	\$385,092 70
40. (b) Estates, trusts and agencies .....	.....	249,287 96	249,287 96
Totals	\$114,324 23	\$649,098 05	\$763,422 28

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....	.....	\$9,141 75	\$9,141 75
(b) Loaned or invested in other securities, viz.:			
2. (i) Bonds and debentures .....	.....	29,366 42	
3. (ii) Call loans .....	.....	870 00	
			30,236 42
C.—Borrowed Money (other than foregoing), or Interest Thereon Paid, viz.:			
24. (g) Guarantees paid: Principal,—; interest.	\$13,531 74	.....	13,531 74
D.—Management Expenses (other than foregoing).			
25. (a) Salaries, wages and fees	16,779 04		
26. (b) Commission or brokerage	2,722 74		
28. (d) Stationery, postage, printing and adver- tising	2,942 53		
29. (e) Law costs	135 56		
30. (f) Fuel, rent, taxes	3,305 92		
31. (g) Travelling expenses	785 03		
32. (h) Registration fees	983 26		
33. (i) Other management expenditure, includ- ing war tax	248 12		
		.....	27,902 20
E.—Other Expenditures, viz.:			
34. (a) Cancelled stock (returned) .....	.....	\$2,000 00	
35. (b) Office furniture .....	.....	1,050 70	
36. (c) Sundry and suspense .....	.....	33,395 48	
			36,446 18
F.—Balance.			
37. (a) Cash on hand and in bank .....	.....	46,710 22	46,710 22
Totals	\$41,433 94	\$122,534 57	\$163,968 51

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

II.—Expended on Trust or Agency Account.			
A.—Loaned or Invested on Capital Account.			
	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
42. (a) Loaned on mortgages of realty .....	.....	\$14,691 75	\$14,691 75
(b) Loaned or invested in other securities, viz.:			
43. (i) Bonds and debentures .....	.....	142,541 18	142,541 18
B.—Other Expenditures.			
50. (a) Commission or remuneration paid for management of estate, trust or agency	\$6,749 55	.....	6,749 55
51. (b) Rents, taxes and rates	10,584 19	.....	10,584 19
52. (c) Debts or obligations wholly or partly paid: Principal, \$195,449.05; interest, \$23,603.92	23,603 92	195,449 05	219,052 97
53. (d) Guaranteed investments	1,786 30	283,254 89	285,041 19
C.—Balance.			
54. (a) Cash on hand and in banks .....	.....	84,761 45	84,761 45
Totals.....	\$42,723 96	\$720,698 32	\$763,422 28

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

2. Amount of other existing obligations which will mature in 1918: \$28,339.10 (guaranteed investments).
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$1,294.05.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, ...; on debentures, ...; on debenture stock, on guaranteed investments and savings, about 4½%.
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 7.19%; (b) 6.45%.
 - (ii) Not owned beneficially: (a) 6.84%; (b) 6.16%.
6. Of the mortgages owned beneficially by the Corporation \$60,950.00 is on realty situate in Ontario, and \$9,500.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation \$37,075.00 is on realty situate in Ontario, and \$54,201.37 is on realty situate elsewhere.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$64,626.00.
 - (ii) Not so owned: \$69,910.00.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: \$30,000 on staff and officers.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: December 31st, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: J. F. Cunningham, F.C.A. (Can.).
For 1918: J. F. Cunningham, F.C.A. (Can.).
15. What were the dividend days of the Corporation in 1917, and what rate or rates of dividend were paid on those days respectively? None.
16. What is the date appointed for the Annual Meeting? 2nd Tuesday in February.
Date of last Annual Meeting: February 12th, 1918.
17. Special General Meetings held in 1917: Dates, none.

THE STERLING TRUSTS CORPORATION.

Head Office, Toronto, Ontario.

CONSTATING INSTRUMENTS.

The Sterling Trusts Corporation was incorporated by Special Act of the Parliament of Canada, 1-2 Geo. V., chap. 144.

The original head office of the Company was at Regina, in the Province of Saskatchewan.

By Order-in-Council (D), head office was changed to the City of Toronto, in the Province of Ontario.

Registered on the Trust Companies Register, 1st December, 1913.

ANNUAL STATEMENT

Of the condition and affairs of The Sterling Trusts Corporation, of Toronto, as at 31st December, 1917, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 80 King Street East, in the City of Toronto, and Province of Ontario.

The Board is constituted of twenty-one directors holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1917, were as follows, together with their respective terms of office:

Dr. J. T. Gilmour, President, Toronto, Ont.;	26th February, 1917; 25th February, 1918.
E. D. McCallum, Vice-President, Regina, Sask.;	" "
J. Firstbrook, Vice-President, Toronto, Ont.;	" "
A. H. Tasker, Director, Regina, Sask.;	" "
F. C. L. Jones, Director, Toronto, Ont.;	" "
N. H. Stevens, Director, Chatham, Ont.;	" "
W. F. C. Sellers, Director, Toronto, Ont.;	" "
Dr. E. Jessop, M.P.P., Director, St. Catharines, Ont.;	" "
J. W. Scott, Director, Listowel, Ont.;	" "
H. Waddington, Director, Toronto, Ont.;	" "
J. G. Langton, Secretary and Director, Toronto, Ont.;	" "

A.—Permanent Capital Stock: Total amount authorized, \$1,000,000.00. Total amount subscribed, \$1,000,000.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		\$	\$ c.	\$ c.	\$ c.
1. Fully called.....	2,682	100	268,200 00	268,200 00	.....
2. Partly paid.....	6,572	100	657,200 00	167,268 50	489,931 50
3. Subscribed on which pay- ment on par value have not been made.....	746	100	74,600 00	.....	74,600 00
Totals	10,000	.....	1,000,000 00	435,468 50	564,531 50

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1917.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1917.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$268,200.00; total paid thereon, no calls	\$268,200 00	
2. (b) Ordinary joint stock capital, ... per cent. called; total called partly paid; total paid thereon, no calls	167,268 50	
5. (c) Unappropriated profits in respect of (1) and (2)....	8,998 45	
6. (f) Reserve fund in respect of (1) and (2).....	75,000 00	
		\$519,466 95

Liabilities to the Public.

42 (a) Sundry unpaid accounts	136 12
Total actual liabilities	\$519,603 07

II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable:		
50. (a) Principal guaranteed	\$559,312 78	
55. (d) Trust funds uninvested not bearing interest and not guaranteed	68,474 89	
56. (e) Other contingent liabilities, unrealized assets under administration	3,467,555 30	
Total contingent liabilities	4,095,342 97	
Gross total liabilities, actual and contingent	\$4,614,946 04	

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

1. (a) Office premises situate as follows:		
(i) Regina, Sask., held in freehold.	\$75,921 99	
Less mortgages	4,106 08	
	\$71,815 91	
5. (b) Freehold land (including buildings)	2,278 43	
		\$74,094 34

B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land and other securities on land	\$262,596 29	
11. (c) Interest due and accrued on (9)	3,129 01	
		265,725 30

C.—Debts not above enumerated for which the Corporation holds Securities as follows:

22. (j) Debts secured by advances to estates and trusts under administration	\$47,499 42	
23. (k) Debts secured by advance on account interest in a trust under administration	19,408 00	
		66,907 42

E.—Cash.

32. (b) In banks in Canada	\$34,705 91	
35. (iii) In mortgage company	450 14	
		35,156 05

BALANCE SHEET.—Continued.

Cr.	Assets.
F.—Assets not hereinbefore mentioned.	
37. (a) Sundry investments	\$53,592 87
38. (b) Sundry debtors	18,491 99
39. (c) Sundry assets	5,635 10
	<u>\$77,719 96</u>
Total assets owned beneficially by Corporation.....	\$519,603 07
II.—Assets Not Owned Beneficially by Corporation, but for which the Corporation is Accountable.	
A.—As Guarantors.	
43. (a) Mortgage securities:	
(i) Principal	\$82,213 40
45. (b) Other securities:	
(i) Principal	477,099 38
	<u>559,312 78</u>
B.—As Trustee, Representative, Guardian or Agent (without guarantee).	
51. (c) Unsecured debts, including “A” and “B” unrealized assets under administration	3,467,555 30
52. (d) Uninvested trust funds	68,474 89
	<u>3,536,030 19</u>
Total of assets II.	<u>\$4,095,342 97</u>
Gross total assets I. and II.	<u>\$4,614,946 04</u>

CASH ACCOUNT.

Receipts for the year ending 31st December, 1917.

I.—Received by the Corporation for Its Own Use.			
A.—Balances from 31st December, 1917.			
	Col. 1.	Col. 3.	Col. 4.
1. Cash:			
2. (i) On hand		\$32 83	
3. (ii) In bank		13,516 82	
		<u></u>	\$13,549 65
B.—Sums received wholly or partly on Capital Stock; par value, \$100 per share.			
4. (a) Payments on joint stock permanent capital			38,037 50

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1917.

C.—Receipts on account of Investments, Loans
or Debts.

		Col. 1.	Col. 2.	Col. 4.
(a) On mortgages of realty and other security on real estate:				
10.	(i) Principal . . . . .	.....	\$34,138 97	
11.	(ii) Interest	\$15,715 62		
(b) On other securities:				
12.	(i) Principal . . . . .	.....	8,081 89	
13.	(ii) Interest or dividends	6,190 70		
				\$64,127 18

E.—Miscellaneous.

18. (a)	Commission, brokerage (or remuneration as corporate agent, trustee, etc.)....			12,052 92
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G.—Receipts from other sources.

30. (a)	Rents	\$2,021 00		
(b)	Miscellaneous receipts		\$2,548 77	
(c)	Temporary loans repaid . . . . .	.....	10,575 22	
				15,144 99
Total.....				\$142,912 24

II.—Received as Corporate Trustee, Representative, Guardian
or Agent in Trust.

A.—Balance from 31st December, 1916.

31. (b)	Cash:			
32.	(i) On hand . . . . .	.....	\$7 22	
33.	(ii) In bank—less O.D. . . . .	.....	55,394 94	
				55,402 16

B.—Receipts on account of Investments, etc.

34. (a)	Mortgages: Principal, \$5,863.55; interest, \$2,675.58	\$2,675 58	\$5,863 55	
35. (b)	On other securities: Principal, \$91,710.10; interest, \$12,526.00	12,526 00	91,710 10	
				112,775 23

C.—Receipts from Real Estate.

38. (b)	Rents . . . . .	.....	\$3,402 00	
				3,402 00

D.—Receipts from other sources, viz.:

39. (a)	Sundry collections, estates and agencies	\$381,224 96		
40. (b)	Receipts for investment . . . . .	.....	22,397 84	
41. (c)	Capital advances to sundry trusts . . . . .	.....	10,500 00	
(d)	Miscellaneous receipts . . . . .	.....	5,848 23	
				419,971 03
Total.....				\$591,550 42

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1917.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Col. 3.	Col. 4.
1. (a) Loaned on mortgages of realty		\$25,136 90	
(b) Loaned or invested in other securities, viz.:			
2. (i) Agreements for sale.....		2,951 00	
3. (ii) Advances on guaranteed securities		9,232 84	
4. (iii) Temporary advances to clients....		10,059 42	
5. (iv) Advances to trusts and estates under administration		11,599 84	
(v) Loaned on capital stock (Land Corporations of Ontario) ...		19,408 00	
7. (d) Incumbrances on realty paid off		1,400 00	
			\$79,788 00

C.—Borrowed Money.

18. (a) Bank account			254 93
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D.—Management Expenses (other than fore-going).

25. (a) Salaries, wages and fees	\$12,815 11		
26. (b) Commission or brokerage	252 81		
28. (d) Stationery, postage, printing and adver- tising	2,853 08		
29. (e) Telephone and telegraph	179 17		
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	8,125 62		
31. (g) Travelling expenses	341 95		
32. (h) Registration fees	315 50		
33. (i) Other management expenditure	51 00		
			24,934 24

E.—Other Expenditure, viz.:

34. (a) Special war revenue taxes	\$469 97		
35. (b) Miscellaneous	2,309 05		
			2,779 02

F.—Balance.

37. (a) Cash on hand and in bank and loan company			35,156 05
Total.....			\$142,912 24

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty		\$24,414 96	
(b) Loaned and invested on or in other securities:			
43. (i) Collections returned to clients ..		244,455 87	
44. (ii) Miscellaneous expenditures		8,640 48	
(b) Incumbrances on realty paid off, viz.:			
48. (i) Principal		39,127 68	
49. (ii) Interest	\$26,935 47		
			\$343,574 46

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1917.

B.—Other Expenditures.			
	Col. 1.	Col. 3.	Col. 4.
50. (a) Commission or remuneration paid for management of estate, trust or agency (including item 26)	\$9,837 02		
52. (c) Debts or obligations wholly or partly paid (principal)		\$129,562 68	
53. (d) Trust investment receipts retired	23,355 21	16,746 16	
			\$179,501 07
C.—Balance.			
54. (a) Cash in various banks and loan company			68,474 89
Total			\$591,550 42

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1917.

1. Amount of debentures maturing in 1918: Issued in Canada, nil; issued elsewhere, ...
2. Amount of existing obligations which will mature in 1918: \$1,000.00 (office site).
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1918: \$14,173.50.
4. Average rate of interest per annum paid by the Corporation during 1917: On deposits, ..., on debentures, ..., on debenture stock, ...
5. Average rate of interest per annum received by the Corporation during 1917:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) $7\frac{1}{2}\%$; (b) $7\frac{1}{2}\%$.
 - (ii) Not owned beneficially: (a) 7%; (b) 7%.
6. Of the mortgages owned beneficially by the Corporation \$140,000.00 is on realty situate in Ontario, and \$167,328.12 is on realty situate elsewhere.
7. Of the mortgages and securities not owned beneficially by the Corporation \$510,000.00 is on realty situate in Ontario, and \$899,380.65 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1917, viz.:
 - (i) Funds or securities owned beneficially, ...
 - (ii) Not so owned, ...
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1917, viz.:
 - (i) Owned beneficially: No., 1; amount, \$485.00.
 - (ii) Not so owned: No., ..., amount, ...
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: \$400,000.
 - (ii) Not so owned, ...
11. How often are the securities held by the Corporation valued? Once in two or three years.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager and Accountant (Regina), Accountant (Toronto), \$2,500.00 each.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: 31st December, 1917.
14. Names and addresses of the auditors respectively for 1917 and for 1918 (if appointed):
For 1917: A. C. Neff & Co., G. C. Rooke.
For 1918: Same.
15. What were the dividend days of the Corporation in 1917 and what rate or rates of dividend were paid on those days respectively?
16. What is the date appointed for the Annual Meeting? 4th Monday in February.
Date of last Annual Meeting? February 26th, 1917.
17. Special General Meetings held in 1917: Dates, ...

COMPARATIVE TABLES

SHOWING

LIABILITIES, ASSETS, RECEIPTS AND EXPENDITURES, ETC.

COMPARATIVE

Showing Liabilities

Liabilities and Assets.	Loan Companies having only permanent stock.		Loan Companies having only permanent stock
	1916.	1917.	minating
	\$	\$	\$
	c.	c.	c.
Capital Stock.			
Capital authorized (permanent).....	106,862,477 00	106,820,152 19	.....
Capital subscribed (permanent).....	54,557,112 00	55,001,157 19	1,555,700 00
Capital subscribed (terminating).....			1,243,180 00
Liabilities.			
Liabilities to Shareholders:			
Permanent.....			
{ Stock fully paid up	32,993,033 72	33,014,390 25	890,600 00
{ Prepaid.....	106,574 50	109,753 00	.....
{ Stock paid up in part.....	10,173,972 72	10,436,204 70	365,766 23
Terminating.....			
{ Stock fully paid			137,630 00
{ Prepaid.....			276,425 84
{ Instalment stock.....			513,863 24
Reserve fund	26,435,174 25	27,604,771 46	34,000 05
Dividends declared and unpaid.....	1,172,512 21	1,145,604 99	5,964 68
Contingent fund.....	267,541 49	289,116 68	97,175 10
Unappropriated profits.....	1,778,203 93	1,970,638 24	102,283 92
Profits on terminating stock			1,830 60
Other liabilities to shareholders.....	26,130 48	20,060 00	
Total liabilities to shareholders.....	72,953,143 30	74,590,541 32	2,425,539 66
Liabilities to the public:			
Deposits	23,782,914 07	26,848,371 88	277,258 37
Interest on deposits.....	197,769 99	181,406 07	8,422 86
Debentures payable in Canada.....	23,553,062 49	26,537,539 45	2,380,770 84
Debentures payable elsewhere.....	72,461,977 99	67,763,517 28	.....
Debenture stock	1,206,368 79	1,231,975 49	.....
Interest on debentures and debenture stock	1,049,604 76	1,003,765 08	42,788 36
Due on loans in process of completion.....	137,243 59	126,931 64	.....
Borrowed on mortgages and on other securities.....			.....
Owing to banks.....	48,769 14	20,114 66	.....
Other liabilities to public	2,811,240 53	1,276,337 09	46,852 03
Total liabilities to public.....	125,248,951 35	124,979,958 64	2,756,092 46
Contingent liabilities .....	.....	.....	.....
Grand total liabilities to shareholders and public ..	198,202,094 65	199,570,499 96	5,181,632 12
Assets.			
Debts secured by mort- (Mortgages of realty	149,013,967 79	142,556,787 04	4,742,408 53
gages of land..... (Mortgaged land held for sale.....	571,390 42	618,059 93	40,095 67
Interest	1,958,618 31	2,205,567 26	10,739 84
Debts secured by:			
Municipal debentures and debenture stock	7,249,761 26	7,797,258 96	1,920 00
Government securities	5,239,531 26	10,495,583 67	14,564 80
Shareholders' stock	789,364 20	789,514 74	27,400 76
Stocks, bonds and securities, other than foregoing	9,101,069 90	12,520,037 77	102,510 97
Office premises	3,421,043 71	3,088,884 55	16,393 53
Freehold land.....	1,594,923 83	2,655,842 28	90,484 54
Office furniture.....	54,100 11	26,165 25	6,742 88
Cash	10,940,433 67	11,359,861 66	125,009 23
Other assets.....	8,464,890 19	5,476,966 85	3,271 75
Total assets owned beneficially.....	198,202,094 65	199,570,499 96	5,181,632 12
Assets not owned beneficially .....	.....	.....	.....
Grand total of assets	198,202,094 65	199,570,499 96	5,181,632 12

TABLES.

and Assets.

ies having ter- as well as per- or having ter- stock only.	Loanng Land Companies.		Trust Companies.		Grand Totals.	
	1916.	1917.	1916.	1917.	1916.	1917.
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
.....	10,530,000 00	10,530,000 00	30,348,900 00	31,215,566 66	147,741,377 00	148,565,718 85
146,500 00	4,517,500 00	4,547,500 00	18,978,799 99	19,345,349 99	79,939,111 99	79,040,507 18
1,289,400 00	.....	.....	.....	.....	828,086 96	1,289,400 00
.....						
.....	3,000,000 00	3,000,000 00	12,355,835 98	12,736,635 98	49,239,469 70	48,741,026 23
.....	.....	.....	986,972 54	995,297 46	1,093,547 04	1,105,052 46
123,178 60	865,000 00	865,000 00	2,324,163 20	2,326,500 70	13,728,902 15	13,750 884 00
.....						
129,480 00	.....	.....	.....	.....	137,630 00	129,480 00
291,561 78	.....	.....	.....	.....	276,425 84	291,561 78
.....	2,923,666 67	2,973,666 67	7,341,735 69	7,081,047 84	37,914,439 85	37,659,485 97
.....	25,192 48	25,216 10	280,303 13	255,298 98	1,512,007 87	1,456,120 07
6,015 46	36,147 06	36,701 44	115,223 78	56,970 37	421,877 04	388,803 95
.....	915,308 07	928,884 86	1,313,258 90	1,442,951 96	4,103,946 00	4,342,475 06
91,049 71	.....	.....	.....	.....	102,283 92	91,049 71
2,311 20	.....	.....	43,501 50	50,574 04	71,462 58	72,915 24
.....						
643,596 75	7,765,314 28	7,829,469 07	24,760,994 72	24,965,277 33	107,904,991 96	108,028,884 47
.....						
66,228 62	485,360 32	577,344 49	.....	.....	24,545,532 76	27,491,944 99
99 65	4,419 36	5,406 30	.....	.....	210,612 21	186,912 02
22,580 45	1,029,265 00	1,023,700 00	.....	.....	26,963,098 33	27,583,819 90
.....	1,322,778 30	1,330,940 83	.....	.....	73,784,756 29	69,094,458 11
.....	.....	.....	.....	.....	1,206,368 79	1,221,975 49
350 34	15,465 48	16,684 44	.....	.....	1,107,858 60	1,020,799 86
.....	.....	.....	40,359 53	30,284 55	177,603 12	157,216 19
.....	.....	.....	235,583 33	173,649 99	235,583 33	173,649 99
.....	1,461,510 41	1,338,589 98	1,613,970 68	2,230,275 80	3,124,250 23	3,588,980 44
46,371 60	106,794 42	101,157 06	1,807,972 38	2,017,716 24	4,772,859 36	3,441,581 99
.....						
135,630 66	4,425,593 29	4,393,823 10	3,697,885 92	4,451,926 58	136,128,523 02	133,961,328 98
.....						
.....	.....	.....	365,458,200 78	398,651,810 48	365,458,200 78	398,651,810 48
779,227 41	12,190,907 57	12,223,292 17	393,917,081 42	428,069,014 39	609,491,715 76	640,642,033 93
.....						
629,440 93	1,710,075 33	1,524,642 65	7,957,296 78	7,603,494 22	163,423,748 43	152,314,364 84
3,747 51	.....	.....	199,163 88	65,414 23	813,649 97	687,221 67
1,814 08	234,912 94	303,635 54	572,181 84	606,015 52	2,766,453 03	3,207,093 00
.....						
1,680 00	.....	.....	391,972 44	376,588 03	7,643,653 70	8,175,526 99
25,022 05	45 230 23	81,458 94	767,710 77	1,163,129 01	6,067,037 06	11,768,193 67
22,139 29	.....	.....	163,100 00	2,350 00	979,864 96	814,004 03
.....	6,531,438 16	6,364,230 12	5,698,847 96	5,470,210 79	21,433,866 99	24,354,478 68
16,422 33	20,000 00	20,000 00	2,093,053 16	2,448,365 02	5,550,490 40	5,573,672 10
.....	3,080 150 10	3,267,807 66	491,903 63	446,479 79	5,057,462 10	6,270,129 73
1,806 60	.....	.....	119,255 63	56,955 32	180,098 12	84,927 17
22,280 37	204,937 47	286,906 53	942,950 05	1,247,208 38	12,213,420 44	12,896,226 94
54,873 45	374,163 34	371,550 73	9,061,444 50	9,840,993 60	17,903,769 78	15,744,384 63
.....						
779,227 41	12,190 907 57	12,223,292 17	28,458,880 64	29,417,203 91	244,033,514 98	241,990,223 45
.....						
.....	.....	.....	365,458 200 78	398,651,810 48	365,458,200 78	398,651,810 48
779,227 41	12,190,907 57	12,223,292 17	393,917,081 42	428,069,014 39	609,491,715 76	640,642,033 93

COMPARATIVE

Showing Receipts

Receipts and Expenditure.	Loan Companies having only permanent stock.		Loan Companies having only permanent stock
	1916.	1917.	1916.
Receipts.			
Received by the Corporation for its own use.	\$ c.	\$ c.	\$ c.
Cash Balance 31st December, 1915-1916.....	8,276,514 30	7,111,460 16	128,755 16
Received from shareholders during the year.....	354,807 93	360,197 68	88,149 71
Received from borrowers } (principal and interest)	41,023,661 42	34,764,762 51	225,744 93
and investments {			
Real estate { Rents	133,906 72	214,174 97	1,594 96
{ Sales	196,299 96	323,269 31	1,764 65
Bank advances.....	47,317 24	301,048 08	
Borrowed money.....			
Received from depositors during the year.....	53,202 203 57	50,630,527 60	486,801 89
for guaranteed investments			
Debentures issued during the year.....	10,255,968 90	11,273,630 19	980,181 22
Debenture stock			
Bank interest	156,841 82	135,995 86	1,069 49
Miscellaneous	203,429 17	235,523 92	8,559 07
Terminating converted into Permanent stock.....			738 09
Totals	113,850,951 03	105,350,590 29	1,923,359 17
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
Cash Balance, 31st December, 1915-1916.....			
Received from borrowers during the year.....			
Real estate { Rents			
{ Sales			
Money received for investment.....			
Other receipts.....			
Totals			
Grand total receipts	113,850,951 03	105,350,590 29	1,923,359 17
Expenditure.			
I.—Expended on Corporation Account.			
Loaned during the year on mortgages	11,842,928 15	12,280,315 98	110,337 50
Loaned during the year on other securities	20,913,597 68	12,532,583 16	34,734 09
Real estate purchased and incumbrances paid off	236,636 59	667,018 11	
Insurance and taxes advanced	55,836 16	89,075 09	114 30
Dividends { Permanent.....	3,041,006 14	3,071,406 62	79,434 92
{ Terminating.....			
Repaid bank.....	12,190 65	321,795 03	10 70
Repaid borrowed money.....			
Deposits paid off (principal and interest)	52,634,753 12	50,228,495 54	480,735 80
Debentures paid off	15,253,667 01	15,843,835 52	903,315 56
Debenture stock paid off.....	35,324 00	35,344 94	
Paid for withdrawn, converted, matured or retired stock.....			102,752 86
Cost of management	1,640,675 84	1,781,738 57	64,775 12
Guaranteed investments			
Other	1,072,865 53	763,147 34	22,049 07
Balance, cash 31st December, 1916-1917.....	7,111,460 16	7,735,834 39	125,099 25
Totals	113,850,951 03	105,350,590 29	1,923,359 17
I.—Expended on Trust or Agency Account.			
Loaned during the year on mortgages.....			
Loaned during the year on other securities.....			
Repayment of trust funds.....			
Real estate purchased and encumbrances paid off			
Other			
Balance 31st December, 1916-1917			
Totals			
Grand total expenditure	113,850,951 03	105,350,590 29	1,923,359 17

TABLES—Continued.

and Expenditure.

ies having ter- as well as per- or having ter- stock only.	Loaning Land Companies.		Trust Companies.		Grand Total.	
1917.	1916.	1917.	1916.	1917.	1916.	1917.
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
17,533 64	161,539 00	204,839 70	1,299,223 32	838,312 11	9,886,031 78	8,173,145 69
137,846 87	.....	.....	240,522 60	392,522 64	683,480 24	890,567 11
156,655 50	1,276,962 53	1,596,363 16	19,969,308 72	17,194,247 26	62,495,677 60	53,712,028 43
3,446 68	184,006 20	208,464 69	148,731 04	203,641 00	468,238 92	629,727 34
.....	503,584 59	760,404 28	652,715 92	142,811 53	1,354,365 12	1,226,485 12
.....	1,276,958 57	119,506 14	2,295,303 96	2,527,709 15	3,619,579 77	2,948,263 27
.....	.....	.....	1,503,799 94	4,868,785 28	1,503,799 94	4,868,785 28
111,517 42	602,143 14	652,111 21	1,819,677 30	2,328,765 82	54,291,148 60	51,394,156 23
.....	.....	.....	.....	.....	1,819,677 30	2,398,765 82
2,050 00	170,744 99	232,511 95	.....	.....	11,406,895 11	11,508,192 14
.....						
148 48	.....	.....	5,594 50	7,486 85	163,505 81	143,631 19
12,224 63	61,284 28	109,160 84	2,137,095 95	2,012,153 58	2,410,368 47	2,360,062 98
.....	.....	.....	.....	.....	728 09	.....
441,423 22	4,257,223 30	3,874,361 97	30,071,973 25	30,586,435 22	150,103,506 75	140,252,810 70
.....						
.....	.....	.....	16,864,148 61	24,384,048 80	16,864,148 61	24,384,048 80
.....	.....	.....	47,823,164 96	61,155,738 27	47,823,464 96	61,155,738 27
.....	.....	.....	1,569,783 99	1,887,557 64	1,569,783 99	1,887,557 64
.....	.....	.....	3,490,607 74	1,988,553 64	3,490,607 74	1,988,553 64
.....	.....	.....	50,851,125 24	14,416,670 73	50,851,125 24	14,416,670 73
.....	.....	.....	43,431,645 83	81,058,446 20	43,431,645 83	81,058,446 20
.....						
.....	.....	.....	164,030,776 37	184,891,015 38	164,030,776 37	184,891,015 38
441,423 22	4,257,223 30	3,874,361 97	194,102,749 62	215,477,450 60	314,134,283 12	325,143,826 08
.....						
.....						
138,603 11	31,318 05	32,420 90	2,482,164 60	2,966,145 19	14,466,758 30	15,407,485 18
33,910 45	811,219 21	1,013,974 12	16,395,524 23	13,001,221 86	38,155,075 21	26,580,791 59
.....	682,855 55	813,334 96	490,503 83	510,965 20	1,409,995 97	1,991,318 27
299 88	1,141 85	603 65	145,811 30	140,108 63	202,903 61	230,085 45
13,299 81	237,684 36	179,561 77	949,903 73	1,039,530 84	4,308,029 15	4,303,719 04
.....						
20 15	1,103,655 45	325,150 40	2,119,320 72	1,931,279 45	3,235,177 59	2,578,245 03
.....	.....	.....	2,069,365 06	4,715,960 93	2,069,365 06	4,715,960 93
109,133 91	588,920 84	578,693 17	.....	.....	53,704,309 76	50,916,322 62
.....	343,458 25	323,733 23	.....	.....	16,500,440 82	16,167,568 75
.....	.....	.....	.....	.....	35,321 00	35,341 94
120,436 47	.....	.....	.....	.....	102,732 86	120,436 47
8,882 38	145,273 00	167,538 09	1,789,284 84	1,988,777 16	3,640,008 80	3,946,936 20
.....	.....	.....	2,542,725 66	2,625,253 43	2,542,725 66	2,625,253 43
5,456 69	106,957 04	152,444 95	249,057 10	525,807 62	1,450,928 74	1,446,856 60
22,280 37	204,839 70	286,906 53	838,312 11	1,141,384 91	8,279,711 22	9,186,406 20
441,423 22	4,257,223 30	3,874,361 97	30,071,973 25	30,586,435 22	150,103,506 75	140,252,810 70
.....						
.....	.....	.....	7,016,842 90	6,486,659 41	7,016,842 90	6,486,659 41
.....	.....	.....	31,242,063 93	43,147,274 06	31,242,063 93	43,147,274 06
.....	.....	.....	98,471,176 48	105,095,291 10	98,471,176 48	105,095,291 10
.....	.....	.....	838,182 18	3,032,981 25	838,182 18	3,032,981 25
.....	.....	.....	2,078,334 42	2,000,877 39	2,078,334 42	2,000,877 39
.....	.....	.....	24,384,176 46	25,127,932 17	24,384,176 46	25,127,932 17
.....						
.....	.....	.....	164,030,776 37	184,891,015 38	164,030,776 37	184,891,015 38
441,423 22	4,257,223 30	3,874,361 97	194,102,749 62	215,477,450 60	314,134,283 12	325,143,826 08

Showing Miscel-

Miscellaneous.	Loan Companies having only permanent stock.		Loan Companies having only manant stock mining
	1916.	1917.	1916.
Loans written off or transferred to real estate { Owned beneficially Not so owned.....	\$ 1,265,842 81	\$ 1,153,491 84	\$ 69,317 24
Debentures maturing during 1917-1918.....	15,816,501 33	16,769,624 62	857,496 40
Average rate of interest paid on:	per cent.	per cent.	per cent.
1. Deposits.....	3.5457	3.6646	4.0
2. Debentures.....	4.6990	4.6766	5.0
3. Debenture stock.....	4.25	4.33	
Average rate of interest received on:			
Mortgages of realty { Owned beneficially.....	7.116	7.101	6.906
Not so owned.....			
Other securities { Owned beneficially.....	5.815	5.965	6.30
Not so owned.....			
Number and amount of mortgages enforced. { Number.....	354	387	
Not so owned.....			
{ Amount.....	\$2,003,624 29	\$1,504,517 18	
Not so owned.....			

TABLES.—Concluded.

aneous details.

ies having ter- as well as per- or having ter- stock only.	Loaning Land Companies.		Trust Companies.		Grand Totals.	
	1917.	1916.	1917.	1916.	1917.	1916.
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
.....	60,799 02	52,403 97	64,464 43	92,552 72	1,460,423 50	1,298,448 53
.....	242,329 33	524,909 00	464,044 31	386,402 66	464,044 31	386,402 66
10,517 83	.....	.....	.....	.....	16,916,327 06	17,305,051 45
per cent.	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.
4.00	3.50	3.50	.....	.....	3.68	3.72
4.75	4.583	4.766	.....	.....	4.760	4.730
.....	.....	.....	.....	.....	4.25	4.33
6.618	6.10	6.06	6.873	7.185	6.748	6.741
.....	.....	.....	5.867	6.800	5.867	6.800
6.407	5.66	5.77	6.833	6.050	6.152	6.048
.....	.....	.....	5.909	5.693	5.909	5.693
4	20	18	130	52	1104	661
.....	.....	.....	322	174	222	174
\$9,500	\$60,799 02	\$52,403 97	\$405,100 76	\$195,665 16	\$2,469,524 07	\$1,762,086 31
.....	.....	.....	879,605 62	550,557 09	879,605 62	550,557 09

Orders-in-Council granted under R.S.O. 1897, c. 206, s. 8 (1), empowering the Courts to appoint Trusts Corporations as trustee, administrator, guardian, etc., without security.

[Revised and re-enacted by 8 Edw. VII. (1908), c. 43, s. 2; 2 Geo. V., chap. 34, s. 20.]

Name of Company.

1. Toronto General Trusts Corporation.
2. Trusts and Guarantee Company.
3. National Trust Company, Limited.
4. Canada Trust Company.
5. Union Trust Company, Limited.
6. Royal Trust Company.
7. Imperial Trusts Company of Canada.
8. Mercantile Trust Company of Canada, Limited.
9. Chartered Trust and Executor Company.
10. Canada Permanent Trust Company.
11. Sterling Trusts Corporation.
12. Capital Trust Corporation, Limited.
13. Guelph Trust Company.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by Trustees.

Name of Company.

1. Canada Landed and National Investment Company, Limited.
2. Toronto Savings and Loan Company.
3. British Mortgage Loan Company of Ontario.
4. Midland Loan and Savings Company.
5. London Loan and Savings Company of Canada.
6. Toronto Mortgage Company.
7. Crown Savings and Loan Company.
8. Canadian Mortgage Investment Company.

List of Loan Corporations whose debentures have been authorized by Order-in-Council for purposes of investment by Trustees and with whom Trustees may deposit trust funds. R.S.O. 1897, c. 130, as amended by 62 V. (2nd sess.), c. 11, s. 32, and by 1 Edw. VII., c. 14, s. 1, and by 3 Edw. VII., c. 7, s. 25, and by 7 Edw. VII., c. 28, s. 1, and by 1 Geo. V., c. 26, s. 28; R.S.O. 1914, c. 121, s. 28-29.

Name of Company.

1. Canada Permanent Mortgage Corporation.
2. Guelph and Ontario Investment and Savings Society.
3. London and Canadian Loan and Agency Company, Limited.
4. Industrial Mortgage and Savings Company.
5. Victoria Loan and Savings Company.
6. Landed Banking and Loan Company.
7. Hamilton Provident and Loan Society.
8. The Huron and Erie Mortgage Corporation.
9. Central Canada Loan and Savings Company.
10. East Lambton Farmers' Loan and Savings Company.
11. Lambton Loan and Investment Company.
12. Ontario Loan and Debenture Company.
13. Royal Loan and Savings Company.
14. Southern Loan and Savings Company.

LIST OF LOAN CORPORATIONS

LIST OF LOAN

Page.	Name of Company.	Chief Office in Ontario.	Manager, Secretary or *Chief Agent.
246	Brantford Trust Company (Limited)....	Brantford	W. G. Helliker
346	British Empire Trust Company (Limited)	Toronto	*Francis Chas. Annesley
94	British Mortgage Loan Company of Ontario	Stratford	J. A. Davidson
20	Brockville Loan and Savings Company (Limited)	Brockville	L. C. Dargavel
24	Canada Landed and National Investment Company (Limited)	Toronto	Edward Saunders ...
29	Canada Permanent Mortgage Corporation	"	{ John Massey } { R. S. Hudson }
330	Canada Permanent Trust Company	"	{ John Massey } { R. S. Hudson }
257	Canada Trust Company	London	Hume Cronyn
34	Canadian Mortgage Investment Company	Toronto	F. W. G. Fitzgerald ..
236	Canadian Northern Prairie Lands Company (Limited)	"	L. W. Mitchell
352	Capital Trust Corporation (Limited) ...	Ottawa	B. G. Connolly
39	Central Canada Loan and Savings Company	Peterboro'	E. R. Wood (Toronto)
282	Chartered Trust and Executor Company.	Toronto	John J. Gibson
98	Colonial Investment and Loan Company.	"	A. J. Jackson
44	Credit Foncier Franco-Canadien, Montreal	"	*W. E. Long
49	Crown Savings and Loan Company	Petrolea	C. Egan
53	Dominion Savings and Investment Society	London	Nathaniel Mills
183	Dymont Securities, Loan and Savings Company	Barrie	S. Dymont
57	East Lambton Farmers' Loan and Savings Company	Forest	Newton Tripp
191	Edinburgh Canadian Mortgage Company (Limited)	Toronto	*Wood, Gundy & Company
318	Fidelity Trusts Company of Ontario	London	W. J. Harvey
196	Frontenac Loan and Investment Society.	Kingston	R. C. Cartwright.....
138	Great West Permanent Loan Company ..	Toronto	*Wm. C. Myers
68	Grey and Bruce Loan Company	Owen Sound..	Wm. P. Telford
312	Guardian Trust Company (Limited)....	Toronto	W. S. Morden, K.C. .
62	Guelph and Ontario Investment and Savings Society	Guelph	John E. McElderry ..
335	Guelph Trust Company	Guelph	John E. McElderry ..
73	Hamilton Provident and Loan Society ..	Hamilton	Donald M. Cameron ..
202	Home Building and Savings Association of Ottawa	Ottawa	A. H. Fitzsimmons ..
78	Huron and Erie Mortgage Corporation ..	London	M. Aylesworth
306	Imperial Trusts Company of Canada	Toronto	J. A. Withrow
84	Industrial Mortgage and Savings Company	Sarnia	D. N. Sinclair
104	Lambton Loan and Investment Company	"	James. H. Kittermaster
89	Landed Banking and Loan Company ...	Hamilton	C. W. Cartwright
158	London and Canadian Loan and Agency Company (Limited)	Toronto	William Wedd, Jr. ...
143	London Loan and Savings Company of Canada	London	Malcolm John Kent ..
269	London and Western Trusts Company (Limited)	"	John S. Moore

CORPORATIONS.

President.	Description of Company	When incorporated.	Financial statement for year ending
Christopher Cook	Trusts Co.	16th December, 1907	December 31st, 1917
R. M. Horne Payne	"	30th April, 1902	"
J. W. Scott	Loan Co.	5th October, 1877	"
D. W. Downey	"	11th May, 1885	"
John Hoskin, K.C., LL.D., D.C.L.	"	1858	"
W. G. Gooderham	"	1st March, 1855	"
W. G. Gooderham	Trusts Co.	7th March, 1913	"
Thomas G. Meredith, K.C. ..	"	23rd July, 1894	"
L. A. Hamilton	Loan Co.	11th August, 1899	"
D. B. Hanna	Loaning Land Co.	30th May, 1905	"
M. J. O'Brien	Trusts Co.	1st April, 1912	"
E. R. Wood	Loan Co.	7th March, 1884	"
A. F. B. Johnston, K.C.	Trusts Co. ..	25th April	"
A. J. Jackson	Loan Co.	14th June, 1900	"
J. H. Thors	"	January, 1881	"
J. L. Englehart	"	30th January, 1882	"
Thomas H. Purdon, K.C.	"	20th April, 1872	"
A. E. Dymont	Loan Co.	15th May, 1902	"
James Hutton, M.D.	"	19th December, 1891	"
Sir Andrew H. L. Fraser ...	"	24th February, 1912	"
T. H. Purdon, K.C.	Trusts Co.	23rd March, 1910	"
W. F. Nickle, K.C.	Loan Co.	13th August, 1863	"
W. T. Alexander	"		"
S. J. Parker	"	10th May, 1889	"
Cawthra Mulock	Trusts Co.	8th April, 1910	"
Alexander Baine Petrie	Loan Co.	19th January, 1876	"
Charles E. Howitt	Trusts Co.	26th May, 1917	"
George Hope	Loan Co.	6th June, 1871	"
E. B. Butterworth	"	24th June, 1890	"
T. G. Meredith, K.C.	"	18th March, 1864	"
James H Mitchell	Trusts Co.	23rd June, 1887	"
John Cowan, K.C.	Loan Co.	20th August, 1889	"
Norman S. Gurd	"	27th March, 1847	"
C. S. Scott	"	16th December, 1876	"
Thomas Long	"	1863	"
G. G. McCormick	"	2nd May, 1877	"
Sir George C. Gibbons, K.C. ...	Trusts Co.	17th September, 1896	"

LIST OF LOAN

Page.	Name of Company.	Chief Office in Ontario.	Manager, Secretary or *Chief Agent.
294	Mercantile Trust Company of Canada (Limited)	Hamilton	Stuart C. Macdonald..
148	Midland Loan and Savings Company ...	Port Hope ..	J. H. Helm
340	Montreal Trust Company	Toronto	*John F. Hobkirk
263	National Trust Company (Limited)	"	W. E. Rundle
206	Niagara Falls Building, Savings and Loan Association	Niagara Falls ..	B. M. Benson
113	Ontario Loan and Debenture Company..	London	Alfred M. Smart
210	Owen Sound Loan and Savings Company	Owen Sound ..	C. A. Fleming
153	Oxford Permanent Loan and Savings Society	Woodstock ...	Malcolm Douglas
163	People's Loan and Savings Corporation..	London	Wm. Spittal
216	Peterborough Workingmen's Building and Savings Society	Peterborough ..	J. Corkery
187	Port Arthur and Fort William Mortgage Company (Limited)	Port Arthur ..	W. M. Read
226	Provident Investment Company	Toronto	A. H. Cox
324	Prudential Trust Company (Limited) ..	"	*Douglas K. Ridout....
168	Real Estate Loan Company of Canada (Limited)	"	E. L. Morton
173	Royal Loan and Savings Company	Brantford	W. G. Helliker
288	Royal Trust Company	Toronto	*Bruce L. Smith, (Toronto)
	Scottish American Investment Company (Limited) (a)	"	*W. H. Lockhart-Gor- don
240	Scottish Ontario and Manitoba Land Company (Limited), Glasgow	"	*Mowat, Maclellan, Hunter & Parkinson
133	Security Loan and Savings Company ...	St. Catharines.	Eugene F. Dwyer
109	Southern Loan and Savings Company ..	St. Thomas...	Jno. Walker Stewart..
127	Standard Reliance Mortgage Corporation	Toronto	H. Waddington
358	Sterling Trusts Corporation	"	Col. J. G. Langton ...
275	Toronto General Trusts Corporation ...	"	A. D. Langmuir
123	Toronto Mortgage Company	"	Walter Gillespie
231	Toronto Savings and Loan Company ...	Peterborough ..	W. G. Morrow
300	Trusts and Guarantee Company (Limited)	Toronto	E. B. Stockdale
251	Union Trust Company (Limited), The..	"	J. M. McWhinney
118	Victoria Loan and Savings Company ...	Lindsay	Charles E. Weeks
222	Walkerville Land and Building Company (Limited)	Walkerville ..	R. L. Daniels
178	Waterloo County Loan and Savings Company	Waterloo	P. V. Wilson

(a) The Scottish American Investment Company, Limited. This Company is withdrawing from business in Ontario, and for this purpose is registered under 1 Edward VII., chap. 12, sec. 18, as amended by 5 Edward VII., chap. 12, sec. 17, and by 8 Edward VII., chap. 33, sec. 46. The sworn statement of the Chief Agent for Ontario for the year ending 31st December, 1917, shows the assets of the Company then in Ontario at \$23,496 36, consisting of Loans secured by Mortgages of land, \$21,733 91; sale agreements and mortgages given for balance of purchase money, \$1,605 00; Cash on hand or in Bank, \$157 45; that the Company had then no liabilities in Ontario.

CORPORATIONS.

President.	Description of Company	When incorporated	Financial statement for year ending
Cyrus A. Birge	Trusts Co. ...	12th November, 1906	December 31st, 1917.
Wm. Henwood	Loan Co.	5th July, 1872	"
Sir Herbert S. Holt	Trusts Co. ...	21st March, 1889	"
Sir J. W. Flavelle, Bart.....	"	12th August, 1898	"
R. P. Slater	Local Loan Co.	5th March, 1894	"
John McClary	Loan Co.	26th September, 1870	"
W. A. Bishop	"	1st April, 1889	"
H. J. Finkle	"	27th October, 1865	"
W. F. Roome, M.D.	"	22nd June, 1892	"
T. B. McGrath	"	17th January, 1889	"
J. J. Carrick, M.P.	"	27th December, 1913	"
H. C. Cox	Loaning Land Co.	3rd November, 1893	"
B. Hal Brown	Trusts Co. ...	19th May, 1909	"
M. H. Aikins, M.D.	Loan Co.	17th September, 1879	"
Christopher Cook	"	24th March, 1876	"
Sir H. V. Meredith, Bart..	Trusts Co. ...	24th June, 1892	"
.....			
Geo. W. Currie, M.P.....	Loaning Land Co.	15th December, 1879	December 31st, 1917
Henry J. Taylor	Loan Co.	12th March, 1870	"
Wm. Mickleborough	"	25th November, 1903	"
Nathan H. Stevens	"	14th February, 1873	"
Dr. J. T. Gilmour.....	Trusts Co. ...	19th May, 1911	"
Hon. Featherston Osler, K.C.	"	1st April, 1899	"
Wellington Francis, K.C....	Loan Co.	15th December, 1899	"
Herbert C. Cox	Loaning Land Co.	15th June, 1885	"
James J. Warren	Trusts Co. ...	24th February, 1897	"
Henry F. Gooderham	"	7th August, 1901	"
W. Flavelle	Loan Co.	4th September, 1895	"
J. Harrington Walker	Loaning Land Co.	22nd October, 1890	"
Thos. Hilliard	Loan Co.	7th April, 1913	"

APPENDIX

TO THE

REPORT OF THE REGISTRAR OF LOAN CORPORATIONS FOR THE
YEAR ENDING 31ST DECEMBER, 1917

The following is a statement of unclaimed balances standing to the credit of the persons named therein, as reported to the Registrar of Loan Corporations by the various companies registered under the Loan Corporations Act, as at 31st December, 1917.

THE BRITISH MORTGAGE LOAN COMPANY OF ONTARIO.

Stratford, Ont.

Persons by whom deposited.		Total amount of unclaimed deposits.
Name.	Address.	
Flynn, Mrs. Rose	Kinkora	\$111 03
Woods, R. Morley	Stratford	1 77
Miller, Blanche	Stratford	6 68
Fisher, Dr. A.	Toronto	7 46
Hawkins, Agnes	Stratford	22 02
Litt, Milton	Sebringville	4 23
Total.....		<u>\$153 19</u>

CANADA PERMANENT MORTGAGE CORPORATION.

Toronto, Ont.

Barker, A. A.	Thistletown	\$1 65
Blong, E.	Unknown	19 00
Burke, M. A.	Toronto, 271 Parliament St.	14 19
Barnard, E. M.	Unknown	10 29
Brennan, Est., Jno. (Jas. Sheriden. Wm. McGreskin, Executors)....	Woburn	16 33
Burnett, Arthur	Toronto—674 Parliament St.	8 38
Burns, Miss Frances	Unknown	146 47
Chilver, Eliza	Unknown	8 64
Clements, David	Unknown	40 83
Cousins, M.	Toronto	51 24
Campbell, James H.	Unknown	18 48
Cowan, Mary	Unknown	140 41
Cavanagh, John	Unknown	109 85
Crosson, Sam'l, deceased (Alex. Malloy and Jno. Jewett, Exrs.)..	Unknown	785 05
Cole, Richard	Stayner	65 77
Clark, Elizabeth	Unknown	96 46
Carter, George	Town Hall, Chelsea. Professor of Music, London, S.W., Eng.....	9 87
Dennecker, Oscar	Unknown	1 48
Dawson, Estate, John	Unknown	6 95
Denne, H. V.	Unknown	1 41
Dinsmore, Margaret	Unknown	175 51
Durie, Mary S. and Alberta Armstrong, or either	Unknown	58 01
Edwards, W. H.	Unknown	10 02
Frazer, Peter	Unknown	174 44
Ferrier, Estate, A. D.	Unknown	82 88
Fairbanks, Jas. (Sr. and Jr.)	Lansing (reported dead)	1,129 56
Griffith, Richard	London, 10 Oxford St.	51 76
Giatanen, Miss Anna	Toronto, 308 Richmond St. W.	2 94
Huston, M. A.	Unknown	45 87
Henry, Maggie	Lamaroux	86 55
Hibblethwaite, Jeremiah	Unknown	770 99
Hill, Ursula	Unknown	80 43
Hatton, Mary A.	Unknown	112 06
Holtby, Mrs. Ellah	Unknown	30 41
Kennedy, Mrs. Maggie	Unknown	65 98

CANADA PERMANENT MORTGAGE CORPORATION.—Continued.

Persons by whom deposited.		Total amount of unclaimed deposits.
Name.	Address.	
Langley, Anna M.	Toronto—77 St. Joseph St.	4 60
Lyman, Arthur, in trust Ethel....	Unknown	141 63
McClung, S. W.	Unknown	41 77
McDougall, Elizabeth	Toronto	2 98
Murphy, John	Unknown	17 47
Macpherson, Mrs. Christina, <i>nee</i> Thompson	Unknown	680 19
Marsden, Mary Ellen	Unknown	1 58
Monohan, John S.	Norway	7 13
Mahoney, Miss	Unknown	8 38
Martin, John	Unknown	224 86
Meredith, Henry W.	Unknown	57 40
O'Neil, T. H.	Unknown	21 06
O'Brian, Madeline G.	Unknown	12 99
O'Brien, Mary J.	Unknown	59 52
Parson, Wm., Executors	Unknown	322 58
Riddell, Wm.	Unknown	21 45
Riley, Chas.	Unknown	24 52
Riley, Wm.	Unknown	45 42
Roberts, G. A.	Toronto—2 College St.	5 76
Robertson, Miss Bessie	Unknown	12 10
Robertson, John (in trust for Miss C. Wilson)	Unknown	41 56
Robertson, Miss Julia	Unknown	8 56
Rowan, Hannah	Unknown	142 25
Smith, Robert	Unknown	16 58
Watt, Wm.	Richview	4 85
Wright, E. B.	Unknown	33 44
Williamson, Edith	Toronto—580 Church St.	4 04
Wilson, Miss Libbie	Toronto—79 Richmond St. W.	1 81
Wilson, Miss Grace	Unknown	47 16
Young, John T.	Riverside, Cal.—Box 1037	16 13
Total.....		<u>\$6,459 93</u>

CENTRAL CANADA LOAN AND SAVINGS COMPANY.

Toronto, Ont.

Armstrong, Mrs. Amanda	Toronto—256 N. Lisgar St.	\$1 54
Burton, A.	Unknown	1 13
Crawford, M.	Toronto—31 Bloor St. E.	31 73
Crawford, D. A.	Toronto—31 Bloor St. E.	74 10
Davidson, R. B.	Wawa, Ont.	5 53
Dwan, P. J.	Toronto—438 Gerrard St. E.	19
Findlay, Miss J.	Unknown	6 46
Garren, Miss Julia	Atlanta, Georgia	1 24
Gratz, Christina	Toronto	89
Harvey, W. W.	Toronto—507 Sherbourne St.	85
Hurley, Thomas	Toronto—44 Tait St.	56
Hurley, Thomas	Toronto—52 Adelaide St. E.	33
Johnston, James	Toronto—c/o Crow's Nest Coal Co.	2 06
Lee, Margaret D.	Toronto—548 Church St.	32 19
Mackinnon, Mrs. E.	Toronto—635 Ontario St.	1 74
Morgan, Miss Bella	Unknown	528 22
Manning, Sydney, or Mrs. M., or either or survivor	Toronto—90 Galt Ave.	3 06

CANADA CENTRAL LOAN AND SAVINGS COMPANY.—Continued.

Persons by whom deposited.		Total amount of unclaimed deposits.
Name.	Address.	
Price, C.	Unknown	35 40
Reese, Charles A.	Toronto—483 Ontario St.	29
Robinson, Miss Hannah	Toronto—597 Church St.	11 97
Shiel, A.	Pittsburg, Pa.—40 South Ave.	7 36
Spence, Thos. P.	Toronto—57 Elizabeth St.	38 67
Shirley, Geo.	Toronto—507 King St. E.	22
Sammons, Miss Violet	Toronto—679 Spadina Ave.	1 22
Scott, Wm.	Unknown	1 27
Tilston, J. H.	Toronto—103 Bay St.	62
VanWart, G. S.	Gore Bay P.O., Ont.	19 46
Warne Fund	Toronto—c/o R. A. Silliman, 75 Macdonnell Ave.	28
Wilson, Mrs. E. C.	Toronto—c/o F. W. Baillie	38
Watts, W. P.	Toronto—237 Seaton St.	86
Wright, Mrs. L. St. C.	Owen Sound—c/o W. H. Merritt ..	87
Total.....		<u>\$810 69</u>

FRONTENAC LOAN AND INVESTMENT SOCIETY.

Kingston, Ont.

Creighton, John, and Robb, John, Executors	Kingston	\$691 77
Barrowes, J. J.	Kingston	11 46
Ross, Miss H. A.	Not known	158 97
Total.....		<u>\$862 20</u>

THE GREAT-WEST PERMANENT LOAN COMPANY.

Winnipeg, Man.

(For the Province of Ontario only.)

Galloway, J.	Fort William	\$12 19
Johnston, E. W.	Keewatin	1 19
Larkins, F. H.	Redditt	1 17
Laing, R. McC.	Guelph	3 13
Laing, W. M.	Guelph	3 13
Helliwell, C. W.	Toronto	1 16
Martin, Kate	Toronto	1 50
Pickering, H.	Toronto	1 33
Summerton, H.	Toronto	1 70
Smith, C. W.	Toronto	1 52
Niddrie, Mrs. A. M.	Toronto	1 43
92 sundry unclaimed — various amounts—from 1c. to 97c.—aggre- gating .....	.....	23 27
Total.....		<u>\$52 70</u>

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY.

Guelph, Ont.

Persons by whom deposited.		Total amount of unclaimed deposits.
Name.	Address.	
Agnew, David	Knatchbull	\$2 76
Armstrong, R. T.	Flint, Mich.	2 33
Allan, Mrs. M. L.	Guelph	4 99
Abbott, Janet L.	Erin	2 31
Benson, W. C.	Guelph	74
Baptie, Mrs. Agnes	Ospringe	15 56
Marshall, Miss Maggie E.	Everton	46 05
Unknown .....	.....	1 49
Fasken, Miss Margaret C.	Ponsonby	8 60
Unknown .....	.....	75 23
Barber, Mrs. Mary E.	Guelph	1 42
Bathgate, Mrs. E.	Guelph	585 13
Conway, Mrs. Margaret	Guelph	11 77
Collins, J. H.	Guelph	47
Unknown .....	.....	102 82
Clark, John D., Jr.	Corwhin	59 57
Darby, Cornelius	Gouroch	16 17
Dickieson, Wm.	Guelph	70
Simpson, Mrs. Hattie M.	Guelph	94
Unknown .....	.....	13 51
Doughty, Nellie D.	Guelph	05
Foltz, G. V.	Guelph	11 41
Strachan, Donald	Guelph	24 17
Glassford, R. J. M.	Guelph	1 32
Gilchrist, Margaret	Guelph	18 70
Hall, Zechariah A.	Hespeler	10 79
Harrison, Miss Jane E.	Guelph	1 78
Hardie, Miss Marion I.	Guelph	62
Heffernan, T. P.	Guelph	6 80
Unknown .....	.....	63 32
Hanning, Elizabeth R.	Corwhin	4 69
Jestin, Mrs. Bessie	Everton	1 90
Brewster, A. J.	Hespeler	6 95
Unknown .....	.....	6 69
Kutt, Chas. A.	Guelph	1 34
Levan, Arthur H.	Guelph	1 60
Laird, Geo. H.	Guelph	2 88
Lorie, John S. (?)	Everton	5 36
Lundy, Mrs. Edith	Guelph	7 19
Lamont, Geo. A.	Guelph	30
Le Drew, H. H.	Guelph	4 06
Mara, Viola	Guelph	2 48
Mitchell, Miss Sarah	Everton	3 70
McCrae, Thos. G.	Guelph	4 70
McFarland, R. J., and R. Amos. Executors	Arkell and Guelph	478 87
McIntyre, Hugh	Aberfoyle	17 14
McVannell, Miss Elizabeth	Guelph	59
McDonald, Mrs. Helen	Guelph	3 79
McElderry, J. E.	Guelph	4 18
McLaren, Miss Rena	Guelph	1 58
Nicklin, Wilbert	Ponsonby	3 39
Unknown .....	.....	61
Noble, Lionel D.	Guelph	2 89
Watson, Wm.	Guelph	40 59
Robertson, A.	Guelph	42
Richardson, Alex.	Guelph	1 45

CENTRAL AND ONTARIO INVESTMENT AND SAVINGS SOCIETY.—Continued.

Persons by whom deposited.		Total amount of unclaimed deposits.
Name.	Address.	
Scroggie, Geo. A.	Guelph	13 16
Spenhan, James	Guelph	4 13
Smith, Wm. L.	Guelph	190 86
Smith, Thomas	Guelph	86 17
Scarff, H. L.	Guelph	33
Stewart, John	Everton	9 16
Stewart, David	Everton	12 27
Stewart, Allan C.	Crieff	2 09
Lorn, Mrs. Geo.	Everton	2 66
Sullivan, James	Guelph	1 46
Spruhan, M. S.	Guelph	7 16
Shurtell, Guy	Guelph	7 84
Unknown .....	.....	6 71
Lovell, Wm.	Everton	6 30
Waldman, J. H.	Guelph	38
Waldman, J. H.	Guelph	37
Williams, W. R.	Guelph	6 98
Warmington, Wm.	Speedside	21 15
189 accounts, "balance of savings accounts," chiefly interest items aggregating .....	.....	56 83
Total.....		<u>\$2,136 87</u>

THE HURON AND ERIE MORTGAGE CORPORATION.

London, Ont.

Allenby, J. B.	London	\$2 80
Cook, Ida	Lambeth	1 28
Barber, Fanny	London	4 10
Bolton, Henry	Thorndale	4 10
Brown, Janet	London	2 59
Brown, Mrs. Eliza	London	5 42
Bawden, Joseph W.	N. Battleford, Sask.	3 99
Cottrell, John	London	2 48
Dingle, Wm. H.	London	4 79
Donnolly, Mrs. Mary	London	2 88
Forest City Court, I.O.F.	London	2 37
Fisher, Annis	Hyde Park	1 87
Freeborn, Thos.	Denfield	3 58
Grigg, Wm.	Melbourne	7 49
Hatton, Miss Elia	London	4 09
Harper, W. J.	London	4 90
Johnston, Mrs. Ellen	London	1 79
Jones, A. T.	London	3 09
Jean, Philip T. S.	London	2 20
Moore, T. C. L.	London	1 37
Magee, McKillop & Murphy, in trust	London	2 51
Magee, Mary	London	1 45
Munce, Robert T.	Lacombe, Alta.	3 41
Mitchener, Harold G.	London	3 70
Martinson, Margaret J.	London	2 52
McLean, Mary A.	London	4 23
McDonough, Miss Mary	London	2 14
O'Brien, Miss Elizabeth	Fanshawe	3 89
Richardson, Wm.	Bryanston	3 09

THE HURON AND ERIE MORTGAGE CORPORATION.—Continued.

Persons by whom deposited.		Total amount of unclaimed deposits.
Name.	Address.	
Roberts, Mrs. Alice	Bothwell	1 61
Robinson, W. J.	Kintore	1 29
Russell, Jno. W.	London	3 82
Rougvie, David	London	2 78
Russo, Gusoppe	London	3 52
Saunders, C. S. E.	London	3 35
Stevenson, Mary	Crumlin	4 57
Taylor, Miss Claire	London	6 84
Venning, A. W.	Belmont	3 46
Yeo, James	Ealing	3 08
Ross, Wm. J.	London	3 07
Total.....		<u>\$131 51</u>

LAMBTON LOAN AND INVESTMENT COMPANY.

Sarnia, Ont.

Fraser, George	Sarnia	\$67 75
Inkster, Emily (trust)	Unknown	10 17
Stong, Frank	Sarnia	22 64
Thurston, Rose A. M.	Detroit	3 31
Total.....		<u>\$103 87</u>

THE LONDON LOAN AND SAVINGS COMPANY.

London, Ont.

Allen, Wm. C.	London	\$6 17
Apple, M.	London	1 20
Anstey, J. Stanley, in trust	London	6 18
Bailey, R. A., in trust	London	1 21
Cowan, Mrs. Lyla L.	London	1 20
Calhoun, Wm. N.	London	20 25
Cox, Mrs. Mary Ann	London	124 26
Cooper, Mrs. Jessie	London	1 49
Caldwell, Mrs. Harriett	Ealing	1 21
Carrothers, Henry L.	Hubrey	1 26
Irwin, Fred. T., in trust.....	Crumlin	6 02
Irwin, Fred. T., in trust.....	Crumlin	6 02
Jones, Mrs. Minnie, in trust	Scottsville	1 23
Jones, Abraham	Lambeth	6 53
Jenken, Chester	Arva	1 22
King, Saml.	London	3 13
Kent, M. J. in trust A. M. and Wm.	Pegler	4 39
Lewis, Mrs. Lizzie	The Grove	213 10
Westman, Miss C. M.	London	1 21
Lewis, Roy	London	1 21
Leckie, Miss Mabel A.	Arva	6 67
Lewis, Mrs. Annie	London	1 20
Leckie, Chas. F.	Arva	6 67
Lewis, Delmer	London	8 27

THE LONDON LOAN AND SAVINGS COMPANY.—Continued.

Persons by whom deposited.		Total amount of unclaimed deposits.
Name.	Address.	
Murray, Scott	Unknown	2 73
Morris, Mrs. Elizabeth, in trust...	London	1 20
Dutton, Geo. D.	London	1 27
Dale, Ezekiel and Emily	Glendale	366 16
Denley, Alfred	London Junction	1 21
Denley, John	London Junction	1 21
Fraleigh, Mrs. Mary, in trust	Delaware	13 19
Ford, Chas. C., in trust	Byron	1 21
Giardelli, Stephen	London	1 20
Gourley, Miss E. K.	London	1 22
Goldenburg, Mrs. T., in trust	London	1 21
Gatecliffe, Mrs. Emma E.	London	1 74
Griffith, Mrs. Beatrice, in trust ...	Crumlin	1 21
Griffiths, Mrs. Jessie	London	1 20
Graham, Miss Clara	London	1 20
Hendrie, Misses Caroline or Eliza- beth	California	1 33
Hartnell, Mrs. F. H.	London	6 12
Harrison, Jno. D.	Exeter	2 54
McKellar, Miss Belle	Poplar Hill	77 08
Noble, Benj.	London	1,303 64
Outhouse, Mrs. Hattie	Ealing	1 22
O'Hanley, Mrs. Agnes	London	1 20
Olsen, Neil, in trust	Pottersburg	1 12
Osborne, Miss Sadie	London	1 20
Payne, E. A.	London	3 17
Pyman, Mrs. Lottie, in trust	Ealing	1 22
Prince, Robert	London	1 20
Prodggers, Mrs. Ada	London	1 21
Puddicombe, Mrs. Jane	New Hamburg	1,126 47
Piper, Mrs. Margaret	London East	1 20
Richman, Mrs. E. M. and W. W. ...	London L. Block	1 21
Rees, Eli	Ailsa Craig	1 22
Richmond, Mrs. E., in trust	London	1 21
Roberts, Mrs. Catherine	London	1 20
Ross, Miss Agnes	Derwent	1 21
Smith Estate, Mrs. S.	London	161 60
Stevens, Mrs. Sarah	City	1,042 36
Smith, F. C.	Market Lane	52 22
Shoebotham, Mrs. Jane	London	1 56
Stafford, Mrs. M. A.	London	73
Spettigue, F. J.	Westminster	2 35
St. Peters Cemetery Assn. ....	.....	228 22
Summers, Miss Alice	London	1 20
Stead, Joshua	London	7 13
Tanton, Miss Lily	Broughdale	1 25
Tanton, Miss Rhoda	Broughdale	1 20
Utting, Lewis G.	London	18 62
Upthegrove, Una, in trust	London	1 20
Westby, W. T.	London	149 88
White, Lloyd	London Junction	2 39
Wickett, Rev. L. W., Ex.	Unknown	80 88
White, J. L., in trust	London Junction	1 45
Westby, Mrs. C. G.	Grosvenor Lodge	
	London Tp.	4 53
Wright, Miss Cora	London	1 20
Wright, Rev. H. D.	London	1 53

THE LONDON LOAN AND SAVINGS COMPANY.—Continued.

Persons by whom deposited.		Total amount of unclaimed deposits.
Name.	Address.	
White, Mrs. Minnie	London Junction	1 21
Wilkinson, Jno. E.	London	1 20
Williams, Mrs. S., in trust	London	75
Young, Ray	London	1 50
Flyn, Mrs. Mary	Ealing	6 70
Eggett, Hy.	Ealing	2 52
Sweeney, Ernest	Sub. 1, London	2 52
Daves, Harold A.	Springfield	4 64
Venning, Hazel N.	Belmont	8 55
Talbot, Miss Bulah	Arva	2 52
Topping, Wm. H., in trust	Tamplimg's Corners	21 77
Turner, Miss Olive	Arva	2 52
Peters, Thos. E.	Arva	2 52
Corsaut, W. A.	Masonville	2 52
Childs, Mrs. Hattie	Arva	1 26
Connor, Mrs. S. J.	Arva	2 52
Lind, Geo., in trust	Wilton Grove	9 83
McNaughton, Wm. W.	Arva	4 22
West, Miss A. C.	Ilderton	9 74
West, Miss E. M.	Ilderton	4 71
McGregor, Miss L.	Arva	2 52
Lind, Geo. L., in trust	Wilton Grove	7 39
Campbell, Wm.	Odell	2 52
Powell, Ernest	Arva	3 48
Powell, Miss Margaret	Arva	3 88
Powell, Chas.	Arva	4 23
Yake, F. R.	Ealing	2 52
Rumble, J. C., in trust	Hopedale	3 85
O'Brien, Ellen, in trust	Nilestown	17 67
Marr, Adalena	Odell	1 23
Huges, Miss Hazel F.	Ilderton	4 49
Huges, Miss M. A.	Ilderton	3 44
Hughes, Thos. G.	Ilderton	4 86
O'Rourke, Wm. N.	Fanshaw	2 52
Shaver, Geo.	Odell	4 89
Ramsey, Miss E. M.	London West	2 47
McMartin, Miss Hazel	Hyde Park	1 33
Stephenson, Miss M.	London	1 20
Fellowes, Mrs. Belinda	W. London	1 20
Fellowes, Wm.	London	1 20
Pevler, Jos., c/o Smallman & Ingram		36 33
Labett, Hugh F.	London	7 80
McCormick, Thos. P., estate	Unknown	104 25
Hayman, John & Sons	London	41 66
Avery, C., Estate (Executors)	Unknown	110 58
McDonald, Mrs. M. M.	London	51 37
Westlake, Mrs. M. M.	Arva	9 08
Baker, Mrs. M. A.	Littlewood	20 22
Baker, Mrs. M. A. and Wm., trustees	Littlewood	9 83
Clayton, Mrs L.	London	292 58
Stinson, Miss E.	Thorndale	8 72
Kent, M. J. in trust	Mulholland	6 44
Walker, Miss Carrie	London	16 12
Robson, Jeannetta, in trust	London	4 02
Carl, Mrs. Laura	London	1 20
Wood, Wilfred	London	1 30
Cummings, Mrs. E.	Rodney	1 20

THE LONDON LOAN AND SAVINGS COMPANY.—Continued.

Persons by whom deposited.		Total amount of unclaimed deposits.
Name.	Address.	
Walker, Mrs. A. M.	London	1 24
Toole, Miss E.	Chelsea Green	1 20
Martin, Mrs. Mary H., in trust	London	1 20
Abbott, S. W., in trust	London	7 42
Jackson, Geo.	Prescott	6,542 32
Ross, Mrs. Eva E., in trust	London	1 20
Peterman, H. M., in trust	London	1 20
Cooper, C. C.	London	1 20
Bates, L. F.	London	2 46
Masuret, E. J.	London	1 91
Rutherford, Mrs. N.	London	64
Read, Jno. C.	London	1 20
Brown, Geo.	London	1 20
Whiting, E. H.	London	1 20
Blackburn, M., in trust	London	11 47
Hair, Miss Ethel	London	1 23
Wood, Verna	London	1 12
Kent, M. J., in trust	London	5 22
Whiting, Miss C.	London	1 20
McKenzie, W. A.	London	15 05
Cummings, Mrs. E. G.	Ettrick	21 34
Kent, M. J., in trust	London	3 02
Robinson, John	London	1 21
Cohon, S. J.	London	715 79
Mortimer, W. F.	London	8 51
Thompson, Mrs. R.	London	2 43
Daniel, A. M., Jr., in trust	London	3 91
Daniel, A. M., Jr., in trust	London	3 86
Kent, M. J., in trust	London	55 30
Knapp, Mrs. M., in trust	London	1 41
McDonald, Wm. D.	London	3 24
Varey, Mrs. L., in trust	Broughdale	1 20
Ross, Miss E. S.	London	6 38
Campbell, B. N., in trust	Insurance Agent	1 20
Tummond, Andrew	Birr	4 69
Tummond, Andrew	Birr	4 69
Mathews, R. E.	London	82
Gilegan, Mrs. Ida B.	London	1 16
Freeland, M. C.	London	1 30
Woods, Geo., or Milburn, Mrs. E... ..	Unknown	3,759 85
Shaver, Mrs. V., in trust	White Oak	1 20
Auger, F. J., in trust	London	1 20
Gillean, Mrs. C. E.	London	2 16
Gauld, A., in trust	Unknown	2 50
Forester, M. and F.	London West	5 49
Wilson, Ruben E.	Sub. No. 1	2 42
Total.....		\$17,233 88

THE MIDLAND LOAN AND SAVINGS COMPANY.

Port Hope, Ont.

Martin, Mrs. Sarah	Unknown	\$199 65
Wright, George	Dead	96 30
McIntyre, Mrs. Kate	Unknown	96 70
Total.....		\$392 65

THE ONTARIO LOAN AND DEBENTURE COMPANY.

London, Ont.

Persons by whom deposited.		Total amount of unclaimed deposits.
Name.	Address.	
Armstrong, Lizzie	London	\$7 94
Brooks, Ann	London	603 98
Carmichael, Jas., in trust	Arva	19 77
Christian, Theresa, in trust	London	180 68
Doan, Israel H.	London	2 31
Dobbie, Geo. M.	Pottersburg	9 99
Duncan, D. C., in trust	London Junction	6 38
Durand, Andrew	London	2 21
McDougall, Jno. A.	Komoka	575 23
McPherson, Flora	Glanworth	14 26
Pincombe, S. J., or E. E.	London	6 30
Rennie, R. W., Estate	London	1 50
Starkey, Edward	Glanworth	6 68
Santo, Bertha L.	Box 266	1 11
Weekes, Francis S.	Lambeth	7 69
Wilson, D. C.	London	3 78
Total.....		<u>\$1,449 81</u>

OWEN SOUND LOAN AND SAVINGS COMPANY.

Owen Sound, Ont.

Stevenson, Lionel C.	Owen Sound	\$4 33
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REAL ESTATE LOAN COMPANY OF CANADA, LIMITED.

Toronto, Ont.

Bausley, Mrs. J. T.	Unknown	\$257 33
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THE ROYAL LOAN AND SAVINGS COMPANY.

Brantford, Ont.

Wallace, Mary	Brantford	\$4 06
Nevaro, Florence E.	Brantford	2 76
Markle, Archibald	Brantford	7 89
Harbley, Mrs. G.	Brantford	2 68
Harrison, Mrs. Alma	Brantford	1 19
Jones, Annie	Brantford	1 71
Mitchell, Lucy A.	Brantford	1 57
Rowan, J. J.	Brantford	1 20
Hunter, C., trust	Lynnville	4 91
White, F. A., trust	Brantford	1 61
Williams, J. L.	Brantford	1 88
McLean, Laura	Brantford	1 16
Jarvis, Charles	Brantford	1 10
Moyers, A.	Brantford	88
Foulds, Mrs. A. L.	Brantford	1 88
Clements, Harry	Brantford	72
McKinnon, Marion	Brantford	1 19
Snider, Mrs. E.	Brantford	1 41
Middlemiss, E. or K.	Brantford	1 20
Lampkin, E. or J. T.	Brantford	1 32
Bradshaw, Mrs. A.	Brantford	73
Taylor, Mrs. Mary H.	Cainsville	10 77

THE ROYAL LOAN AND SAVINGS COMPANY.—Continued.

Persons by whom deposited.		Total amount of unclaimed deposits
Name.	Address.	
Hill, James, estate	Brantford	2 56
Robertson, John	Brantford	7 94
Spence, Mrs. J. C.	Brantford	1 40
McGregor, M. or N.	Brantford	6 37
Benwell, Geo.	Brantford	149 68
Taylor, Mrs. C. E.	Brantford	1 17
Sizabo, J.	Galt	1 00
Howard, Walter	Brantford	20 27
Tonger, E., trust	Brantford	8 86
Robertson, H.	Brantford	2 76
Haviland, Miss L.	Brantford	1 10
Tonger, E.	Brantford	19 39
Young, Willa	Brantford	35 80
Total.....		<u>\$312 12</u>

THE SECURITY LOAN AND SAVINGS COMPANY.

St. Catharines, Ont.

Jackson, J. E.	Unknown	\$8 08
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THE SOUTHERN LOAN AND SAVINGS COMPANY.

St. Thomas, Ont.

Bagnell, Hosea and Lucy	Unknown	\$10 39
Gilbert, Luther	Talbotville	2 35
Huffman, Wm. W.	Ridgeway	1 20
Langerick, Estate of	Unknown	57 73
Hyde, Joseph	Union	2 65
McNeill, John	Iona	9 85
Pear, Edward	Pt. Stanley	1 14
Wilton, Joseph	West Lorne	4 03
May, Thomas H.	Unknown	1 75
19 persons with balances from 7 cents to 82 cents—aggregating..	.....	7 04
Total.....		<u>\$98 13</u>

TORONTO MORTGAGE COMPANY.

Toronto, Ont.

Robinson, Sir Jas. Lukin	Toronto	\$197 28
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REPORT
OF THE
Minister of Public Works
FOR THE
PROVINCE OF ONTARIO
FOR THE
TWELVE MONTHS ENDING 31st OCTOBER
1917

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

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1918

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TO HIS HONOUR, SIR JOHN STRATHEARN HENDRIE, K.C.M.G., C.V.O., a Colonel
in the Militia of Canada, etc., etc., Lieutenant-Governor of the Province
of Ontario.

SIR,—I have the honour to submit to you, as required by Statute, the Annual
Report on the works under the control of the Public Works Department, com-
prising the Reports of the Deputy Minister, the Architect, the Engineers, the
Superintendent, and the Accountant of the Colonization Roads Branch, and the
Accountant and Law Clerk, for the twelve months ending the 31st of October, 1917.

I have the honour to be, Sir,

Your obedient servant,

F. G. MACDIARMID,

Minister of Public Works and Highways.

Department of Public Works, Ontario,
February 25th, 1918.

REPORT

OF THE

Deputy Minister of Public Works

TORONTO, February 25th, 1918.

HONOURABLE F. G. MACDIARMID, *Minister of Public Works and Highways, Ontario.*

SIR,—I have the honour to transmit the Annual Reports of the Provincial Architect, the Provincial Engineer and the Superintendent of Colonization Roads; also the statements of the Accountant of the Public Works Department, the Accountant of the Colonization Roads Branch and the Secretary and Law Clerk, Public Works Department. These reports give in detail the work carried out by the Department during the fiscal year ending the 31st of October, 1917.

The office accommodation in the Parliament and Departmental buildings is still inadequate for the public service, notwithstanding that offices were rented in the building of the MacLean Publishing Company at 149 University Avenue and that the residence known as No. 15 Queen's Park had been purchased from the former lessee and a lease secured from the University of Toronto for a term of 21 years, with right of renewal at a small annual rental. Number 15 Queen's Park makes very fine and convenient office accommodation for the Trades and Labour Branch of the Public Works Department. The building known as No. 17 Queen's Park has quite recently been purchased from the former lessee and lease secured from the University of Toronto for 21 years with right of renewal at a small annual rental. This property adjoins No. 15 Queen's Park and the combined area will make an excellent site for a departmental building in the future when the price of materials are again normal and when workmen may again resume their pre-war occupations.

The vault accommodation at Osgoode Hall was improved by making a large central vault extending through two storeys. This will facilitate the work of the officials and provide ample room for filing the important documents for many years to come. The offices of the Master of Titles, which had been located in Osgoode Hall since the *Land Titles Act* was brought into force, was transferred in the month of June to the new Registry building erected by the City of Toronto on the north side of Albert Street, between Chestnut and Elizabeth Streets, in close proximity to Osgoode Hall. The vacation of the Master of Titles' offices will permit a re-arrangement of offices for the better transaction of business in the Hall.

An agreement was entered into by the Honourable the Provincial Secretary and the Military Hospital Commission for the use of the new building at Whithy as a hospital or convalescent home for returned invalid soldiers. The first cottage centre composed of eight cottages with a separate building for kitchen and dining room was occupied early in the spring. During the year the completion of the two infirmary buildings and cottage centre No. 2, composed also of eight cottages and separate dining room, has been prosecuted energetically and in a short time will be completed and ready for occupation by the Commission. This work has been more particularly under the control of the Department of Public

Works since April, 1917. An Amusement Hall and two dormitory buildings were erected by the Military Hospital Commission on the grounds of the Whitby Asylum; the Amusement Hall being a permanent building.

The expenditure on Capital account for Public Buildings under the direction of the Architect's Branch during the year amounted to \$894,736.18 under the Supply Bill; \$23,567.09 by Special Warrant, the principal item under this heading being the reconstruction of a portion of the Main building at the Hospital for Insane at London after a fire; \$21,433.97 from the Northern Development Statutory Fund; \$24,126.62 from the Federal Aid Fund, or a total of \$963,863.86. This sum was expended on the construction and improvement of the public buildings of the Province, the Hospital building at Whitby being the largest expenditure, \$450,072.00. A new boiler house at the Hospital for Insane, Hamilton, in which are centered all the heating, lighting and power plants of the Institution which were formerly located in three separate boiler rooms, is giving great satisfaction. At Orillia the reconstruction of the laundry, the completion of the new boiler house and work upon the heating, lighting and power plants have received the careful attention of the Architect of the Department. A residence and training school for soldiers who are being instructed in agriculture at Monteith Demonstration Farm will be completed by the month of March next. At New Liskeard for the Department of Agriculture a Creamery building has been completed and a stock judging pavilion is under construction. At Kemptville, farm buildings have been erected and a stock judging pavilion is under construction. Plans and specifications for school houses at Hudson, Casey and Carr townships were prepared and tenders received. The school at Hudson is a consolidated school of two rooms and is nearing completion. The work on the prison farm at Burwash, near Sudbury, has assumed more importance than when first undertaken, owing to many of the prisoners from the Ontario Reformatory at Guelph having been transferred to Burwash, to allow the new buildings at Guelph to be used by the Military Hospital Commission, Canada, for hospital and vocational training purposes for returned soldiers.

During the year the Engineer's Branch has constructed 101 bridges, for which special appropriations were voted by the Legislature; 38 being permanent structures. The policy of the Department has been to repair existing structures as much as possible until the high cost of materials reaches a normal figure.

Under the Colonization Roads Branch, 153 miles of new roads have been constructed and 1,197 miles repaired and improved. One thousand and four hundred and seventy-five culverts and 106 bridges have been built at a total cost of \$263,745.10 to the Province, an additional sum of upwards of \$75,000 being paid by the municipalities under the *Colonization Roads Act*.

A very useful statement is prepared by the Accountant of the Department which gives the capital expenditure on public buildings, public works, colonization roads, highway improvement, railways, etc., during the fiscal year ending the 31st October, 1917; and also the total capital expenditure on the above-mentioned works since Confederation.

I have the honour to be,

Sir,

Your obedient servant,

R. P. FAIRBAIRN

Deputy Minister of Public Works.

REPORT OF ARCHITECT.

THE HON. F. G. MACDIARMID, *Minister of Public Works, Parliament Buildings.*

SIR,—I have the honour to submit my Annual Report of work carried out in the Architect's Branch of this Department for the year ending October 31st, 1917.

The principal works carried on by this Branch of your Department consisted of the erection of a central power house at the Hospital for Insane, at Hamilton; a stock judging pavilion, horse barn, sheep pen and piggery at the Agricultural School, Kemptville; a stock judging pavilion at the Demonstration Farm, New Liskeard, and a creamery in New Liskeard; a Consolidated School in Hudson Township; a permanent building for a residence for returned soldiers training for farmers at the Monteith Demonstration Farm, Monteith; the central power house, greenhouses, cannery, and cottages for labourers at the Horticultural Experimental Station, Vinelands; reconstruction of the upper storey of the centre portion of the main building, Hospital for Insane, London, damaged by fire June 20th this year; completion of the cottages for patients, new boiler house, laundry, steam heating and electric plants at the Hospital for Feeble Minded, Orillia; addition to the barn at the Ontario School for Blind, Brantford; enlargements of the central vaults at Osgoode Hall, Toronto; rewiring in conduit, Hospitals for Insane, Kingston, Mimico and Penetang, and Ontario School for the Blind, Brantford.

GOVERNMENT HOUSE.

The residence and buildings in connection with Government House have been kept in good order and proper attention has been paid to the roads, walks and grounds. Considerable work will have to be done before the full beauty of the latter can be realized. An ornamental screen has been erected on the north side of the East Court, improving the appearance of that section of the grounds.

PARLIAMENT BUILDINGS.

Repairs have been made to the buildings and mechanical equipment, as were found to be necessary. The grounds and roads have been kept in good order. Furniture has been supplied to the various Departments as required.

The residence, No. 15 Queen's Park, recently purchased by the Government, has been fitted up as an office building and has been occupied by the Trades and Labour Branch for the past five months; only a few structural alterations had to be made to make it suitable for the purpose for which it is required. The large stable in the rear of this building has been converted into a garage with accommodation for ten cars.

No. 5 Queen's Park, Ontario Provincial Laboratories, has been kept in good repair, furniture and equipment being supplied as found to be necessary.

OSGOODE HALL.

The addition to the vault in the centre building, which is fully described in my report of last year, is completed and ready to receive the fixtures. The other changes and alterations being made in connection with the re-arrangement of the central offices are nearly completed. The offices formerly used by the Registrar

High Court Division, and the Clerk of the Crown, have been made into one large central office. The former occupants of these offices have been given accommodation in another part of the building. Changes are also being made in the vault and office recently vacated by the Master of Titles, who has been given accommodation in the new City Registry Office. The offices formerly occupied by this gentleman and staff have been handed over to the Accountant's Branch of the High Court.

The buildings and grounds have been kept in good repair.

PUBLIC INSTITUTIONS.

HOSPITAL FOR INSANE, BROCKVILLE.

The reconstruction of the bathrooms and lavatories, pantries and halls in the main building and the six cottages is nearly completed. This work included the removal of the old floors, which had become unsanitary, and relaying with red tile from the Government plant at Mimico, on reinforced concrete foundations. It was necessary to remodel some of the rooms and instal new plumbing fixtures; all are now in good sanitary condition.

Repairs were continued to the brickwork of the main buildings, also to the galvanized iron work in connection with the roofs of the different buildings. The large verandahs in front of the main buildings were repaired and put in good condition by the carpenters of this Department under our chief carpenter.

HOSPITAL FOR INSANE, HAMILTON.

The central power house, heating and electric plants, work on which was commenced in June last is nearly completed, six horizontal Multi tubular boilers, pumps, tanks, engines and generators have been installed and the whole plant will be completed and in full running order by the first of November. At the present time the buildings are being heated from the old plants, which are sufficient until the severe cold weather sets in, before which time the new plant will be in full swing.

The boiler house comprises boiler room, engine and pump room, generator room, engineer's office and workshop, with coal vault in the rear. The foundation walls are built of concrete to grade line, above this the walls are of brick made in the Government plant at Mimico. The roof is built of reinforced concrete, all of fireproof construction. The chimney is circular, 125 ft. in height, is detached from the building, of red brick on a concrete base, was built under contract by the Canadian Custodius Chimney Co. of Canada. The whole of the work in connection with the erection of the building, with the exception of the excavations and the erection of the chimney, as before mentioned, was done by day labour, by men employed by this Department (the materials being also purchased by tender by this Department) aided by the patients as labourers. The excavations were made by the patients under the direction of the hospital staff, the work was satisfactorily performed, was beneficial to the patients and a considerable saving in the cost of the building. My thanks are due to the Medical Superintendent and the Chief Engineer of the Hospital for their hearty assistance and co-operation at all times.

The erection and equipment of this building fills a long felt want, centralizing the heating, electric and water services, which will enable the engineer to control them from this point; formerly the various buildings were heated by individual plants. By the change considerable saving will be made in fuel and labour.

A new wiring system has been installed for lighting the grounds, controlled from the new power plant, the wiring being laid in conduit under ground. The work was done by men employed by this Department under our Chief Electrician.

HOSPITAL FOR INSANE, LONDON.

The upper floors and roof of centre parts of the main building were damaged by fire on the night of June 20th, necessitating the construction of a new roof and the remodelling and reconstruction of the upper floors, which have been greatly improved, giving much needed increased accommodation for bathrooms and lavatories and improvements in lighting the corridors; formerly dark passages have been made bright and airy. In connection with this work walls have been built in the roof space, dividing it into sections to prevent the spreading of fire. This work was all done under contract, with the exception of the electric wiring and plumbing; the former was done by our electricians, the latter by the plumber on the hospital staff.

The bathrooms and lavatories on the women's side of the north building have been torn down, remodelled and rebuilt, the floors being laid in red tile from the Mimico plant, on reinforced concrete foundations and up-to-date sanitary fittings installed. The corresponding bathrooms and lavatories on the men's side will be reconstructed next year.

HOSPITAL FOR FEEBLE MINDED, ORILLIA.

Work on the alterations to the heating plant, including the equipment in the new boiler house, was continued throughout the year. The work formerly done under the Director of Light, Heat and Power by day labour is now being carried on by this Department under contract. Good progress is being made and by the first of November the new steam plant will be in full operation. A large amount of work still remains to be done in connection with the water service for domestic supply and for fire protection. At present the water supply for fire protection is entirely dependent on the electric current, and while there is being installed an auxiliary generating plant in the boiler house to take the place of the current from the town in case of accident to the latter, and as the present storage tanks located in the tower in the old boiler house are worn out and unsafe and the tower is to be removed to make way for the alterations and improvements, a new tank will be necessary for storage purposes for fire protection with a capacity of 75,000 gallons, which will always be available, as if the current from the town should give out, it is possible that a breakdown might happen to the auxiliary at the same time. In my opinion, and in the opinion of the Inspector of Fire Appliances, the storage tank is the only reliable safeguard.

The erection of the new laundry is progressing rather slowly, chiefly owing to the contractors for the reinforced concrete work, A. Gardner & Co.'s inability to procure materials and men with which to carry on the work. From present appearances, unless materials for which they are now waiting arrive very shortly, this building cannot be completed before next spring. The work on both cottages for patients has been completed and the buildings occupied for some time. The reconstruction of the store, kitchen, and bakery remains to be done; work will be

commenced on these as soon as the old laundry can be removed to the new building.

HOSPITAL FOR INSANE, TORONTO.

The handing over of the buildings at Whitby Hospital to the Military Hospital Commission necessitated the repairing and renovating of the Asylum buildings at 999 Queen Street West. Considerable repairs were made by this Department, including carpenter work, brickwork and roofing. Improvements have been made in the bathrooms and lavatories, the old unsanitary fixtures have been removed and modern apparatus installed, including shower baths, water closets and basins. Extensive changes are being made to the heating plant, the old hot water plant having outlived its usefulness, has been changed to steam. This work is being done by the Provincial Secretary's Department.

HOSPITAL FOR INSANE, WHITBY.

The various works in connection with this institution are now being carried on by this Department. Owing to Mr. Jas. S. Hogg's multitudinous duties as Resident Director for the Military Hospital Commission, in addition to acting as Clerk of Works for this Department, it was deemed advisable to relieve him of the responsibility of the latter position and have the General Clerk of Works of this Department, Mr. S. J. Spall, transferred to Whitby. Acting under your instructions, he took charge of this work on the first of this month.

The first group of cottages, one to eight, the dining room, and Infirmary No. 1 are completed and have been occupied by the returned soldiers for some time. Infirmary No. 2 and the second group of cottages will be ready for occupation by next spring. A large number of men are at present employed in grading and laying roads and walks. A considerable quantity of this work remains to be done next year.

EDUCATIONAL.

Plans and specifications were made for a two-roomed school house to be erected in the Township of Hudson to replace the school destroyed by fire. Contract was awarded to R. Wallace & Son, of North Bay, on the 29th of September. The work is well advanced and, weather conditions permitting, the building will be completed by June first next.

Plans and specifications have been prepared for typical one and two-roomed schools for the North Country. Tenders have been received for a one-roomed school to be built in School Section No. 1, Carr, and in School Section No. 2 in the Township of Casey.

NORMAL AND MODEL SCHOOLS.

The buildings and grounds in connection with the Normal and Model Schools, Toronto and Ottawa, and the Normal Schools in Hamilton, Stratford, Peterborough and North Bay have been inspected by the officials of your Department from time to time and kept in good repair. No new work has been done, with the exception of a small addition to the east wing of the Toronto Normal School Library and Museum, to give increased accommodation for the Workmen's Compensation Board and Librarian.

The boys' play yard in connection with the Model School in Ottawa has been laid with asphalt, the work being done under contract by Messrs. O'Leary, Limited, of Ottawa.

ONTARIO SCHOOL FOR THE BLIND, BRANTFORD.

The barn at the School for the Blind has been built under contract by T. J. Rispin, of Echo Place. Changes were made in the upper floor of the main building of this institution to provide hospital accommodation, including rooms for patients, nurses' room and lavatory, properly equipped with sanitary appliances. Considerable repairs were made to the painting in the main building and Superintendent's residence. Considerable alterations and improvements were made under the direction of the Acting Superintendent in the workshop, soundproof rooms being fitted up on the upper floor of same. The buildings generally have been kept in good repair.

ONTARIO SCHOOL FOR THE DEAF, BELLEVILLE.

Repairs only have been made to these buildings. Owing to the unsettled state of labour conditions it was not deemed advisable to proceed with the changes to improve the main building until present conditions were changed.

AGRICULTURE.

ONTARIO AGRICULTURAL COLLEGE, GUELPH.

The only work done by this Department during the past year at this institution included the equipment of the addition to the chemistry building and repairs to other buildings.

HORTICULTURAL EXPERIMENTAL STATION, VINELANDS.

Plans and specifications were prepared for a central power house with large greenhouses adjoining, the intention being that all of the buildings, including residences, administration building, etc., will be heated from a plant installed in this building. The contract for the power house and concrete foundations of greenhouses was awarded to the Toms Contracting Co., of Toronto; the superstructure, to the Glass Garden Builders, Limited, of Toronto; the foundations are nearly completed.

Plans and specifications have been made for a double cottage for labourers, the work being carried out by day labour under a competent foreman, this Department purchasing all materials.

ONTARIO AGRICULTURAL SCHOOL, KEMPTVILLE.

Plans and specifications were prepared for a live stock judging pavilion, horse barn, sheep pen and piggery. All the buildings are being erected under contract by the Dominion Plumbing Co., of Kemptville.

The live stock judging pavilion will be built of concrete, brick and stone, the roof of slate. The building is 85 by 51 ft., three storeys in height, basement, ground and upper floors. The basement provides for boiler room, etc., coal vault, storage and lavatories, the ground floor for stock judging arena and the upper floor for a gymnasium. The excavations for the foundations for this building are nearly completed. Owing to the lateness of the season, the completion of the excavations will probably be all that can be undertaken until next spring. The horse barn, sheep barn and piggery are about completed and ready for occupation. These buildings are of frame on concrete foundations of substantial construction and up-to-date in every way. Considerable work has been done in laying water mains and drains.

NORTHERN DEVELOPMENT, DEMONSTRATION FARM, MONTEITH.

Plans and specifications were prepared for the soldiers' residence, which is being erected on the Demonstration Farm, Monteith, under contract by Messrs. Jeffrey & Stevens, of North Bay. The building is being substantially built of frame construction on a concrete foundation, will accommodate sixty men, including office and recreation room, kitchen and dining room on the ground floor and dormitories on the upper floor, will be heated with hot water and fitted up with up-to-date plumbing appliances. Owing to labour conditions in this part of the country, most of the men having enlisted for military service, the progress of the work has been very much retarded. The present indications are that the building will be ready for occupation by April 1st next.

A septic tank sewage disposal system and a water supply system in connection with this building and the farm buildings is being installed. These works are also being done under contract by Messrs. Jeffrey & Stevens, and will be completed early in the coming year.

LIVE STOCK JUDGING PAVILION, NEW LISKEARD.

Plans and specifications were prepared for the live stock judging pavilion, New Liskeard, and the contract awarded to Hill-Clark-Francis, Limited, of that place. The building is 52 by 37 ft., with an addition for office and boiler house, two storeys in height, built of frame work on concrete foundations. The stock judging arena is provided for on the ground floor; provision is also made for offices on this floor. The upper floor contains an assembly hall the full area of the building, with entrances and exits from the outside. The heating will be done by hot water. Good progress is being made with the work and the building will be ready for use by March next.

CREAMERY BUILDING, NEW LISKEARD.

Plans and specifications were prepared for a creamery building, which has been erected in New Liskeard and fully equipped and in operation since June last. The work was done under contract by Messrs. Hill-Clark-Francis, of New Liskeard. The building is one storey in height, of frame construction on concrete foundations, with an ice house in the rear.

DISTRICTS.

Inspections have been made of the Provincial buildings throughout the Districts, including the Court Houses, Gaols and Registry Offices and Land Titles Offices and repairs made and furniture supplied wherever found to be necessary. Metallic fittings were supplied to the new Registry and Land Titles Office, Fort William.

All of which is respectfully submitted.

I have the honour to be,

Sir,

Your obedient servant,

F. R. HEAKES,

Architect.

Toronto, October 30th, 1917.

REPORT OF ENGINEER.

HON. F. G. MACDIARMID, *Minister of Public Works and Highways, Ontario.*

SIR,—I have the honour to report on the work carried out by the Engineer's Branch of the Public Works Department during the fiscal year ending October 31st, 1917.

Following the practice of former years, practically all the work accomplished was carried out under the system of day labour. Plans and specifications were prepared for each work, experienced and competent foremen were placed in charge, engineers of the Department visited the works regularly to see that they were properly constructed. Tenders were asked for the supply of material, steel, cement, etc.

The regular foremen are now supplied with proper construction outfits, concrete mixers, pile drivers, hoists, etc. Each foreman is in a position to turn out work as economically as can the average contractor. He has no motive for skimping or slighting his work, his continued employment depends on his work, and each individual is doing his level best to turn out satisfactory work at a reasonable cost.

All works in progress at the end of the fiscal year will be continued during the favourable weather.

Owing to the scarcity of labour a number of works for which funds had been provided were held over until next season. Temporary repairs were made to make the works safe for public use.

During the year, 101 bridges for which special grants were provided were constructed. Thirty-eight of these are permanent structures. Three are steel spans on concrete abutments and thirty-four are of reinforced concrete. One steel span on timber pile abutments was built and 64 timber bridges were completed. The largest of the steel bridges were Clark's bridge over the Thessalon River in Algoma, costing \$7,048.00, and Blind River bridge in the Town of Blind River, costing \$9,438.00. The Town of Blind River contributed \$900.00 towards the cost and is to complete an extensive fill over part of the stream.

Of the concrete bridges the bridge at Mitchell's Dam over the Gull River in Haliburton is the largest. It comprises two spans of 30 feet each—concrete beams on concrete abutments.

Three concrete trestle structures were built. These consist of a concrete beam deck supported on concrete piles. These bridges are 60 feet long and cost about one-half as much as does a 60-foot steel span on concrete abutments. Where the nature of the stream will permit of their use the concrete pile trestle bridge is undoubtedly the most economical and serviceable structure that can be built.

The maintenance of public works and bridges was unusually heavy. The excessive high cost of labour and material is the cause of the heavy expenditure.

The Provincial dredge continued operations at the Joe River Narrows the greater part of the season, completing that work and providing a channel 60 feet wide and 6 feet deep throughout this route. The Muskoka Lakes Improvement Bureau contributed \$700.00 towards the cost of this work, and private individuals contributed \$1,000.00. This improvement to navigation is highly appreciated by the tourists and interested residents.

The hotel at Port Sandfield was burned in 1916, leaving travellers and tourists without accommodation at this port. A shelter was provided during the season at a cost of \$1,040.00.

The most important expenditures from the fund for maintenance of locks, dams, bridges, dredging, etc., were as follows:

GENERAL.

Tools, repairs to equipment, etc.	\$1,069 13	
Superintendent's office and travelling expenses	688 65	
Superintendent's disbursements, freight, labour, etc.	508 69	
		\$2,266 47

NAVIGATION.

Building and equipping dredge scow	\$2,914 76	
Operation of dredge	6,889 94	
		\$9,804 70
Repairs at Port Carling Lock	\$197 86	
" Huntsville Lock	67 58	
" Dollars Lakes Dam	1,330 22	
Operation Norman Dam	551 76	
Repairs to Norman Dam	512 35	
" Magnetawan East Dam	724 42	
" Bala Dam	29 75	
" Port Sydney Dam	13 13	
" Dryden Dam	6 00	
" Keewatin swing bridge	11 07	
" Port Sandfield swing bridge	133 17	
" Ryerson swing bridge	438 16	
" Port Carling swing bridge	164 12	
" Magnetawan swing bridge	238 24	
" Huntsville swing bridge	215 13	
Construction Port Sandfield Shelter	1,040 40	
Repairs to Crib-work, Peninsula Canal	903 20	
" Perth breakwater, Tay River	100 00	
" Boat House, Belleville	135 22	
		\$6,811 78

REPAIRS TO BRIDGES.

Rainy River District:		
Frog Creek bridge	\$192 66	
Grassy River bridge	437 87	
		\$630 53
Kenora District:		
Middle Lake bridge	\$413 00	
Ignace bridge	67 75	
Oxdrift bridge	303 60	
		\$784 35
Thunder Bay:		
Bruley Creek bridge	\$149 02	
Pearson bridge, Con. 1	99 70	
Stanley bridge	16 30	
		\$265 02
Soo District:		
Vankoughnet bridge, Goulais River	\$857 84	\$857 84
Algoma District:		
Davidson Creek bridge	\$188 12	
Gladstone bridge, Con. 11	134 66	
Mississauga bridge, floor	234 68	
McKay's bridge	371 82	
McKinnon bridge, Plummer	59 39	
McLeod's bridge, Aberdeen	115 34	
McPhee Valley bridge	415 71	
Tunnel bridge	60 47	
Wing's bridge	230 25	
		\$1,814 44

Manitoulin District:

Espanola bridge	\$1,773 71	
Indian Point bridge	177 26	
Kagawong Creek bridge	99 84	
Spanish River bridge, Nairn	179 75	
Howland bridge	22 00	
		\$2,252 56

Sudbury District:

Fairbank Creek bridge	\$24 60	
Garson bridge	79 68	
Vermilion bridge, Whitefish	97 76	
Veuve bridge, Hagar	4 30	
		\$206 34

Sturgeon Falls:

Cosby Mason bridge	\$935 81	
Courchene Bay bridge	770 96	
Deer Creek bridge, Hugel	221 98	
Deer Creek bridge, Warren Road	22 80	
Debion bridge	238 89	
Filion bridge	91 80	
Gully bridge, Gibbons	167 25	
Murdock River bridge	441 85	
River Valley Road bridge	279 13	
Smoky Falls bridge	516 59	
Tetrault Road bridge	102 60	
Veuve bridge, Caldwell	231 47	
Wolsley River bridge	1,528 36	
Wolsley bridge, Martland	42 00	
		\$5,591 49

Temiskaming District:

Third Line bridge, Robillard	\$24 00	
Booms at Elk Lake bridge	84 60	
Protecting White River bridges	765 60	
		\$874 20

Nipissing District:

Boom Creek bridge	\$36 05	
Bonfield bridge, Con. V.	322 95	
Papineau bridge, Con. VIII.	242 01	
Wassa bridge, Con. 12	14 90	
Mattawa bridge, railing and sidewalk	206 30	
		\$822 21

Parry Sound District:

Ahmic Harbor bridge	\$1,054 39	
Bell's Settlement bridge	135 00	
Harris Creek bridge, Ferguson	68 25	
Maple Island bridge	131 30	
Restoule bridge	33 00	
Whitestone bridge	307 62	
Wolfe Lake bridge	731 15	
		\$2,460 71

Muskoka District:

Bala bridge	\$135 50	
Buck Lake bridge	68 30	
Johnston bridge, Dalton	100 00	
Toby bridge	174 90	
Williamsport bridge	12 25	
		\$490 95

Victoria County:

Symmons bridge	\$78 54	\$78 54
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Hastings:		
Mud Creek bridge, Herschel	\$104 93	\$104 93
Addington:		
Cross Lake bridge	\$285 24	\$285 24
Renfrew:		
Collins Creek bridge	\$25 75	
Combermere bridge	108 90	
Latchford's bridge	60 94	
McNally bridge	36 00	
Vallicant bridge	121 00	
Vincer Road bridge	299 55	
		\$652 14

The work of road drainage in the northern districts was continued as in former years, \$19,800.00 being expended on this class of work.

Owing to the financial situation no grants were made under *The Provincial Aid to Drainage Act*. Preliminary examinations were made of a number of drainage schemes for which aid has been formally asked.

LOCKMASTER'S REPORTS.

The following are the Lockmaster's returns of lockages during the year 1917:
 Port Carling Lock.—3,092 steamers, 644 small boats, 450 scows, 7 rafts.
 Huntsville Lock.—215 steamers, 487 small boats, 49 scows, 50 rafts.
 Magnetawan Lock.—634 steamers, 311 small boats, 271 scows, 187 rafts.

WORKS' CONSTRUCTED UNDER SPECIAL APPROPRIATIONS.

RAINY RIVER DISTRICT BRIDGES.

Clement Bridge.—Located at Lot 58 on the River Road in the Township of Morley. The old structure is a pile trestle; it is on a deep ravine through which runs a small stream. The old structure was too low, rendering the grades on each side extremely heavy. The old bridge was 60 feet long. The new work consisted of placing a new deck, 10 feet high, on top of the old bridge and extending the length 15 feet at each end. The hills at each side were cut down and the approaches graded up at each end. The grades are now easy for traffic. The work complete cost \$850.00.

East Pine Bridge, Tait-Mather Townline.—Located opposite the 6th Concession of Tait, over the east branch of Pine River. The work consisted of rebuilding a timber bridge on pile piers. Length 30 feet. The cost of the work was \$780.00.

East Pine Bridge, Secs. 21 and 22, Patullo.—The work consisted of building two bridges. The north bridge is 30 feet long and the south bridge 45 feet long. The bridges are pile trestle of 15-foot spans. Total cost, \$600.00.

La Valle Bridge, Sec. 14, Devlin.—Located over La Valle River north of Section 14, Devlin. The bridge is 62 feet long with a 32-foot truss span in the centre. It is supported on pile piers. Bridge rebuilt and approaches properly graded. Total cost, \$700.00.

Sturgeon Bridge, 6th Line, Dobie.—Located over Sturgeon Creek at Lot 10 on the 6th line of Dobie. A timber bridge on pile piers. The bridge is 62 feet long with a 32-foot centre span. It is a new structure. Cost, \$725.00.

Sturgeon Bridge, Secs. 2 and 11, Shenston.—Located over Sturgeon Creek on the road between Secs. 2 and 11, Shenston. A new timber bridge on pile piers. The bridge is 66 feet long with a centre span of 36 feet. Cost of bridge, including grading, \$750.00.

KENORA DISTRICT BRIDGES.

Aubrey Bridges.—The work comprises three bridges. Nos. 1 and 2 are located on the 3rd Concession at the line of Lots 5 and 6. No. 1 is 150 feet long and 18 feet in height. It has a centre truss span 35 feet long. The covering and joist were purchased. The balance of the timber was taken from adjacent wild lands. No. 2 bridge is 30 feet long and from 6 to 8 feet in height. It is supported on framed bents on mud sills. The 3rd bridge is located south-west of Oxdrift Station, near the line of Lots 8 and 9 on the 6th Concession Road. The bridge is 120 feet long and 18 feet in height at the centre. The timber was taken out by the settlers. The flooring and stringers are of flatted jack pine and tamarac. The cost of the three bridges was \$844.00.

Culloden Creek Bridge, Pellatt.—Located on the Pellatt Road over Culloden Creek, on Lot 9, Concession 6, Pellatt. A new timber bridge 305 feet long and 12 feet in height. It is supported on pile bents driven at 16-foot centres. The caps, flooring and stringers are of hewn jack pine, the railing is of sawn material. The approaches are well graded. Total cost of bridge, \$944.00.

McLeod's Creek Bridge, Van Horne.—Located over McLeod's Creek near line of Lots 8 and 9 in the new road through the 3rd Concession of Van Horne. The bridge is 325 feet long and from 10 to 16 feet in height, supported on pile bents driven at 16-foot centres. The flooring, joist and caps are of hewn jack pine. The railing is hand-dressed. The approaches are well graded. Total cost of bridge, \$1,186.00.

Middle Lake Bridge.—Located on the Pellatt Road over an arm of Middle Lake in the Township of Pellatt. The old bridge collapsed during the summer and was found to be beyond repair. The new bridge is located at the old site. It is a pile trestle 258 feet long and from 12 to 16 feet high. The bridge complete, including railing and grading, cost \$754.00.

Mutrie Bridge, Concession 3.—Located on the 3rd Concession Road in Mutrie at Lot No. 6. The bridge is 65 feet long with a 40-foot truss span supported on timber crib abutments. The bridge is entirely new. The material from the old structure was used to fill in the approaches which are about 20 feet long at each end. The bridge complete cost \$267.00. The bridges in this district were all done under the direction of James Fraser, Road Inspector.

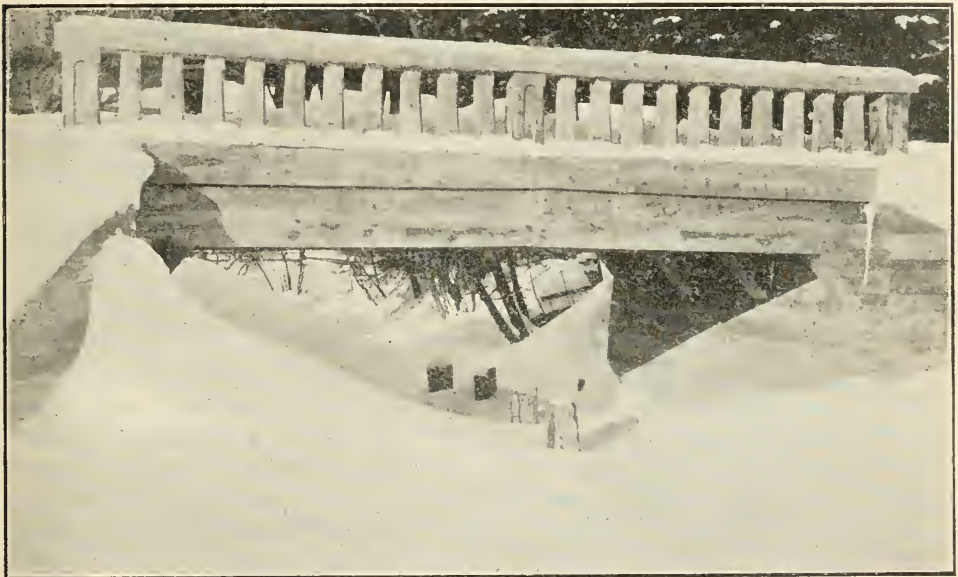
THUNDER BAY DISTRICT BRIDGES.

Arthur Street Bridge, Neebing River.—Located on the 4th Concession Road at Lot 19. A timber bridge 32 feet long. The east support is a pile pier and the west support is a frame bent resting on a mud sill bolted to the rock. The floor is supported by a king truss, the approaches well graded. The floor of bridge is 12 feet above low water level. Total cost, \$337.00.

Current River Bridge, Gorham.—Located over Current River at Lot 73E, Concession 2. A timber bridge 49 feet long resting on rock-filled cedar cribs. The waterway is 33 feet clear. The floor is supported by a king truss. The floor is of flatted cedar, and the balance of the timber used is tamarac. Total cost, \$462.00.

Gillies Township Bridges.—No. 1. Located between Lots 4 and 5, Concession 1. A timber bridge 12 feet long, cedar pile abutments, floor and joist sawn tamarac.

Nos. 2 and 3 are on the same road as above near the same location and are of the same size and description.



Allan Bridge, Carp Creek, Soo District.

No. 4. Located on Concession 5 at the Line of Lots 10 and 11. A timber cover 16 feet long, supported on stone abutments. The approaches are well graded. The four bridges cost \$797.00.

Harstone Bridge, Paipoonge.—Located over the Whitefish River at Lot 10, Concession F, Paipoonge. The bridge is 110 feet long with a 58-foot centre span and 26-foot approach spans at each end. The old crib piers were taken down to the water line and rebuilt with new timber. The deck is entirely new, built of first-class white pine. The cribs are stone-filled and the approaches properly graded. The timber was all supplied at the site by the Municipality of Paipoonge. The cost to the Department for building the bridge was \$350.00.

SAULT STE. MARIE BRIDGES.

Allan Bridge, Korah.—Located over a creek on the road between Sections 32 and 33, Korah. It is a reinforced concrete beam bridge with a clear span of 20 feet. The abutments rest on pile foundations. Cost, \$1,362.00

Clargo Bridge.—Located over Little Carp Creek on the Townline of Prince and Korah, opposite Section 36 of Prince. It is a reinforced concrete beam bridge, with a clear span of 20 feet. The abutments rest on pile foundations. Cost, \$1,321.00.

Conway Bridge.—Located over Little Carp Creek on the road east of Section 30 of Korah. A reinforced concrete beam bridge, with a clear span of 20 feet. The abutments rest on pile foundations. Cost, \$1,394.00.

Nelson Bridge.—Located over a creek on the road south of Section 27, Korah. A reinforced concrete beam bridge with a clear span of 20 feet. The abutments rest on a pile foundation. Cost, \$1,296.00.

Parr Bridge.—Located over Little Carp Creek on the road east of Section 36, Prince, about 60 rods north of the Clargo Bridge. A reinforced concrete beam bridge, with a clear span of 20 feet. The abutments rest on pile foundations. Cost, \$1,530.00.

Roundwood Bridge.—Located over Little Carp Creek on the road south of Section 31, Korah. A reinforced concrete beam bridge with a clear span of 20 feet. Abutments rest on pile foundations. Cost, \$1,383.00.

All the bridges in the Soo District were constructed under the supervision of S. W. Butt, Public Works Foreman.

ALGOMA DISTRICT.

Blind River South Bridge.—Located over Blind River adjoining the C. P. Ry. in the Town of Blind River. It is a steel bridge on concrete piers. The superstructure comprises two steel spans 60 feet long centre to centre of bearings. The roadway is 16 feet in clear width. A 4-foot sidewalk is supplied on each side of the bridge. The floor and sidewalks are concrete slabs reinforced with steelcrete floor mesh. The concrete pier and abutments are 10 feet in height to the bridge seat. The abutments are supplied with wing-walls 13 ft. 10 in. long. The steel superstructure was supplied by the Dominion Bridge Company at a contract price of \$5,190.00. All the work, including the erection of the steel, was done under the direction of C. R. Dolmage and P. R. Switzer, Public Work foremen. The Town of Blind River contributed \$900.00 towards the cost of the work. The town is also to complete the fill across the stream. The total cost of the work was \$9,438.00.

Clark's Bridge, Thessalon River.—Located over the Thessalon River in the north-west corner of the Township of Lefroy. It is a steel bridge 70 feet long centre to centre of bearings, on heavy concrete abutments. The roadway is 14 feet in clear width. The abutments are 25 feet in height to the bridge seat, and are 10 feet wide at the base. Each abutment is supported on a pile foundation, 51 piles being used in each base. The new bridge is about 8 feet higher than the old. A new site was chosen to ease a disagreeable crook in the road. The approaches are well graded. A concrete floor was placed on the bridge. The steel was supplied by the Canadian Bridge Company, of Walkerville, at a cost of \$2,180.00. All the work, including the erection of the steel, was carried out under the direction of S. W. Butt, Public Works Foreman. The total cost of the bridge was \$7,048.00.

Dead Man's Creek Bridge, Thompson.—Located over a creek on the north half of Section 14, Thompson. The new bridge is 16 feet long, and replaces an old structure 40 feet long. It is a timber bridge with pile abutments. The approaches were stone-filled and covered with gravel. Cost of bridge, \$332.00.

Fagan's Bridge, Little Thessalon.—Located over the Little Thessalon River at the south-west corner of Section 20, in the Township of Thessalon. It comprises a 60-foot steel span, 14-foot roadway, supported on concrete abutments 14 feet in height to the bridge seats. The abutments rest on pile foundations. The floor is a 6-inch concrete slab reinforced with steelcrete floor mesh. The steel span was supplied by the Sarnia Bridge Company at a cost of \$1,690.00. The work, including the erection of steel, was done under the direction of S. W. Butt, Public Works Foreman. The full cost of the bridge was \$5,170.00.

Fifth Line Bridge, Hoeffler Creek.—Located over Hoeffler Creek on the 5th line of May. It is a reinforced concrete beam bridge, with a clear span of 20 feet. The concrete abutments are 13 ft. 6 in. in height to the floor level. A heavy fill was necessary at each end of the bridge. Total cost, \$1,800.00.

McDonald Township Bridges.—The work consisted of rebuilding two small timber bridges. The bridges were shortened and old space filled in. No. 1, known as Alton Bridge, is located between Sections 20 and 29. It is 10 feet long; 58 feet was filled in. No. 2, known as Rolls' Bridge, is located between Sections 20 and 21. It is 12 feet long, 38 feet was filled in. The fills are 20 feet wide and are gravelled. Both bridges are built of first-class cedar, pile abutments and flatted cover. Cost of both bridges, \$398.00.

Mud Creek Bridge, Bright.—Located over Mud Creek in the 6th Concession of Bright. It is a concrete trestle, 60 feet long. Four lines of concrete beams are supported on bents of concrete piles. Four pile bents, with four piles in each bent, are used. The piles are reinforced with $\frac{3}{4}$ -inch square twisted bars, and the beams are reinforced with 1-inch square twisted bars. The floor slab, 6 inches thick, is reinforced with $\frac{5}{8}$ -inch transverse bars and $\frac{1}{2}$ -inch long bars. The approaches are filled with stone which is allowed to fall to a natural slope around the end piles. The guard-rail consists of three lines of galvanized pipe, supported by reinforced concrete posts. The total cost of the bridge was \$2,571.00. Walter Robinson was foreman in charge.

Second Line Bridge, Aberdeen.—A timber bridge 14 feet long located over Davidson Creek, Concession 3, Aberdeen. The old bridge was shortened 25 feet, and the space filled with stone. Cedar pile abutments were built. Caps and stringers are of cedar, and the cover is of flatted tamarac. Total cost, \$287.00. The work was done under the direction of James Barkley, Inspector.

Tarbutt Bridge, Shewfeldt Creek.—Located over Shewfeldt Creek at Lot 8, Concession 5, Tarbutt-Additional. It is a concrete beam bridge on concrete abutments. The span is 20 feet clear. The abutments are 16 ft. 6 in. in height to the floor level. Gravel for the structure was furnished by the Township. S. W. Butt was foreman in charge. Total cost, \$1,493.00.

MANITOULIN BRIDGES.

Dagenais Creek Bridge, Merritt.—Located over Dagenais Creek on Lot 11 in the 1st Concession of Merritt. A timber bridge 16 feet long, built of cedar. Cost, \$50.00.

Marsh Creek Bridge, Robinson.—Located over a creek at Lot 17 on the 10th Line of Robinson. A timber bridge 18 feet long. Cost, \$50.00.

Orchard Creek Bridge, Barrie Island.—Located over a creek at the line of Lots 11 and 12 on the 6th Line in Barrie Island. A timber deck bridge 16 feet long on stone abutments, built with cement mortar. The cover is of 4-inch cedar plank. Cost, \$100.00.

Sloss Creek Bridge, Campbell.—Located at Lot 23 on road between Concessions 8 and 9, Campbell. A timber deck bridge on stone abutments. Clear span 10 feet. Fill comprises 130 yards of stone and clay covered with gravel. Cost, \$100.00.

Blue Jay Creek Bridge.—Located over Blue Jay Creek at Lot 12 on the road between Concessions 6 and 7, Tehkummah. A timber bridge 20 feet long. The approaches, 40 feet on east side and 80 feet on west side, were filled with stone and clay, and gravelled. Cost, \$100.00.

McKenzie Creek Bridge.—Located at Lot 27 on the road between Concessions 12 and 13, Billings. A timber bridge, 10-foot span, cedar cribs stone filled, cedar stringers, cover 3-inch cedar plank. Approaches well filled and substantial guard-rail placed. Cost, \$122.00.

Manitou River Bridge, 20th Sideline.—Located over Manitou River on the 20th Sideline in the 2nd Concession of Tehkummah. A timber deck bridge of two 16-foot spans. The centre pier and the abutments are built of stone set in cement mortar. Seven lines of 10-inch flatted cedar stringers are in place. The old flooring was placed for the present. Three hundred and twelve yards of stone and clay were used in filling approaches. The work is not fully completed. Cost to date, \$316.00.

Black Creek Bridge, Lorne.—Located over Black Creek at the line between Lots 8 and 9 in the 4th Concession of Lorne. A timber bridge with a 14-foot clear span, timber abutments rock-filled. Floor supported with a king truss and needle beam. Seven lines of flatted cedar stringers. Floor 3-inch cedar plank. Approaches well filled. Cost, \$155.00.

The grading of Tyson Creek Bridge, Killarney and the Kagawong Creek bridge was completed this year.

STURGEON FALLS DISTRICT.

Fifth Line Bridge.—Located over Pike Creek on the River Valley Road on Lot 1, Concession V, Badgerow. The bridge is a pile trestle 43 feet long. It has three spans of 14 feet. Pile caps 10 by 10, 5 lines of flatted stringers. Cover, 3-inch pine and tamarac plank. Guard rail in place. Approaches well graded. Cost, \$655.00.

Casimir and Jennings Bridges, Fifth Concession Bridge on Road between Lots 3 and 4.—A timber deck on concrete abutments. It has a span of 20 feet. Approaches well graded. Cost, \$300.00.

Sixth Concession Bridge, Jennings.—Located on Lot 11 on the 6th Concession Road. It has a clear span of 20 feet. It is a timber deck resting on timber cribs. The abutments rest on a timber grillage extending across and below the bottom of the stream. Cost, \$210.00.

Casimir-Dunnnett Townline Bridge.—Located on Casimir-Dunnnett Townline, opposite Lot 4 of Casimir. It consists of a timber deck on stone abutments. The span is 20 feet clear. The stone abutments are 7 feet high. Rock was removed from the creek bed to improve the drainage, and the rock excavated was used in building the abutments. The rock excavated was also used in filling in the approaches 60 feet on the north end and 40 feet on the south end. Total cost, \$500.00.

Temagami Bridge, Crerar.—Located over the Temagami River adjoining the Canadian Northern Railway crossing in the 5th Concession of Crerar. It comprises a 40-foot queen truss timber span on concrete abutments. The abutments are 12 feet in height and are designed to carry concrete beam deck at a future date. The bridge is located over a rapid in the river. The approaches are well graded. The total cost of the bridge was \$2,700.00.

Veuve Bridge, Kirkpatrick.—Located over the Veuve River on the line between Lots 7 and 8, Concession V, Kirkpatrick. The present crossing for this road is on the line of Lots 8 and 9. The main road to the south settlement is on the line of Lots 7 and 8. Kirk Siding, located at the line of Lots 5 and 6, is the shipping point for this locality. If the crossing at 8 and 9 were retained it would mean that for all time the shippers would have an extra two miles to travel on every trip to and from the railway siding. For the public convenience it was decided to locate the new bridge on the line of Lots 7 and 8. The bridge consists of a 60-foot steel span on timber pile piers, with two 16-foot approach spans on each end, giving a full length of 129 feet. The steel span is supported at each end on two rows of piles driven at 5-foot centres, 7 piles to each row. Each bridge seat consists of two lines of 12-inch I beams 6 feet long, which rest on and are bolted to pile caps. The approach spans consist of pile bents. The fill is allowed to fall to a natural slope round the piles in the end bents. The steel span is supplied with steel stringers. The floor is 3-inch tamarac plank. The steel span was supplied by the Sarnia Bridge Company, at a cost of f.o.b. site \$1,792.00. All the work, including the erection of the steel, was done under the direction of A. L. McDonald, Public Works Foreman. The total cost of the bridge was \$3,439.00.

All the work in this district was done under the direction of A. L. McDonald.

TEMISKAMING DISTRICT.

Milberta Bridge.—Located over a creek on the 4th and 5th Sideroad in the 2nd Concession, Karns. A pile trestle bridge 64 feet long, pile bents driven at 16-foot centres. The piles are capped with 10 by 10 timbers. Floor joist 6 lines 3 by 10 pine, cover 3-inch cedar plank, 100 feet at each end was filled in, 833 cubic yards of earth being used in the fill. Total cost, \$807.00.

Wabis Bridge, lots 8-9, Sideline, Concession V, Kerns.—Located over the Wabis River on the Sideline, lots 8 and 9, in the 5th Concession of Kerns. It is

a timber bridge 96 feet long, with a centre truss span 60 feet long, with 16-foot timber approaches at each end. Five hundred and nine cubic yards of earth were used in filling in the approaches. Cost, \$917.00.

Material was purchased and work started on other bridges, but lack of labour prevented the completion of the work. Work will be continued on these bridges during the winter.

NIPISSING DISTRICT.

Boom Creek Bridges, Papineau.—No. 1. Located over Boom Creek on the 11th Concession Road, Papineau. The second is over Boom Creek on 10th Concession Road. The abutments are built of stone set in cement mortar. The span is 20 feet clear. The deck consists of flatted cedar stringers and a plank floor. The approaches are well graded. Cost of both bridges, \$998.00.

Burrell's Creek Bridge.—Located over a creek at Lot 34 on the Trunk Road in the Township of Cameron. It is a concrete beam bridge with a clear span of 25 feet. The concrete abutments are 10 feet high to the floor level. Four reinforced concrete beams 14 inches wide and 24 inches deep support a 6-inch floor slab 6 inches thick, reinforced with $\frac{1}{2}$ and $\frac{5}{8}$ -inch rods. The railing consists of molded posts bedded in the outside beams and top rail. The approaches are well graded. Total cost of bridge, \$1,770.00.

Mackey Creek Bridge.—Located over Mackey Creek at Lot 12 on the Trunk Road in the Township of Head. It is a concrete beam bridge on concrete pile abutments. The bridge has a clear span of 38 feet. Four concrete beams 15 inches wide and 36 inches deep support a 6-inch concrete floor slab. The beams are reinforced with 8 bars of 1-inch square twisted steel. The piles are 14 inches square, reinforced with four $\frac{3}{4}$ -inch bars. The fill is of stone and is allowed to fall to a natural slope round the piles. The piles were driven during the winter and the deck was put on in the early spring. The total cost of the bridge was \$2,372.00.

Lavasse Creek Bridge, Corbeil Road.—Located over Lavasse Creek at Lot 30 on the 14th Concession Road of Ferris. It is a timber deck on concrete masonry abutments. Span, 19 feet clear. Cost, \$264.00.

Lavasse Creek Bridge, 15th Concession, Ferris.—Located over Lavasse Creek at Lot 29 on the 15th Concession Road of Ferris. It is a timber deck on timber crib abutments, filled with stone. The span is 20 feet clear. Flatted cedar stringers, 3-inch plank floor, approaches well filled with stone and earth. Total cost, \$300.00.

Kabuska Creek Bridge, Bonfield.—Located over Kabuska Creek at Lot 10, Concession 8, Bonfield. It is a concrete beam bridge on concrete abutments. It has a clear span of 30 feet. Four lines of reinforced concrete beams 14 inches wide and 30 inches deep, support a 6-inch reinforced concrete floor slab. The railing is a panelled slab supported by four 10 in. by 10 in. posts reinforced with four $\frac{5}{8}$ -inch bars. The space occupied by the old timber bridge was filled in. The total cost was, \$2,821.00. Herbert King was foreman in charge.

Sparks Creek Bridge, 30th Sideline.—Located over Sparks Creek on the 30th and 31st Sideline, in the 7th Concession of Bonfield. It is a concrete beam bridge with a span 20 feet in clear width. Herbert King, foreman in charge. Cost, \$1,492.00.

PARRY SOUND DISTRICT.

Beatty Creek Bridge.—Located at Lot 15 in the 11th Concession of Nipissing Township. It is a timber bridge 110 feet long. It has a centre truss span 45 feet long, supported on double pile piers, with two approach spans of 15 feet each at each end. The approach spans rest on pile bents, four piles in each bent. Cost of bridge, \$1,763.00. D. H. McIntosh was foreman in charge.

Commanda Creek Bridge.—Located over Commanda Creek on the Rye Road, Lot 1, Concession 13, Lount. It is a timber trestle on pile bents. Cost of work, \$659.00. D. H. McIntosh, foreman in charge.

North Creek Bridge, Armour.—Located over North Creek at Lot 5 on the 13th Concession Road, Armour. It is a concrete trestle bridge on four bents of concrete piles. It is 60 feet long, has a centre span of 26 feet clear, and end spans 15 feet clear. The centre span has four beams 27 inches deep and 15 inches wide, reinforced with nine $\frac{3}{4}$ -inch square twisted bars. The beams on the end spans are 12 inches wide and 15 inches deep reinforced with six $\frac{3}{4}$ -inch bars. The railing consists of three lines of galvanized pipe supported by concrete posts. A stone fill at each end falls to a natural slope round the piles in the end bent. The portion of the fill beneath the bridge floor was completed before the floor was placed. The Township of Ryerson contributed \$1,000.00 towards the cost of the bridge. The total cost of the bridge was \$2,866.00. T. J. Paget, Foreman of Public Works, was in charge.

North Creek Bridge, Ryerson.—Located over North Creek at Lot 5, on the 9th Concession Road, Ryerson. The structure consists of a 60-foot steel span on concrete abutments. The bottom is very soft, concrete piles of a practical length could not be used. By deep excavation we were able to reach a proper bearing for timber piles to support the concrete abutments. The abutments are 16 feet high to the floor level. The bridge has a 6-inch concrete floor reinforced with steelcrete. The steel span was supplied by the Sarnia Bridge Company at a cost of \$1,580.00. The work, including the erection of the steel, was done under the direction of T. J. Paget, Foreman of Public Works. Total cost, \$5,470.00.

Old Man Creek Bridge, Croft.—Located over Old Man Creek at Lot 5, in Concession 1, Croft. A concrete beam bridge on concrete abutments. It has a clear span of 30 feet. The abutments are 10 ft. 6 in. in height to the floor level. The fill has not been completed; \$2,254.00 has been expended on the work. T. J. Paget, foreman in charge.

Pickereel Creek Bridge, Armour.—Located over Pickereel Creek at Lot 24, Concession 13, Armour. It is a concrete beam bridge on concrete abutments. It has a clear span of 30 feet. The abutments are 11 ft. 6 in. high to the floor level. A heavy fill was placed at each end of the bridge. Cost, \$2,250.00. T. J. Paget, foreman.

MUSKOKA BRIDGES.

Ballantyne Creek Bridge.—Located at Lot 31, Concession 1, on the road north of Lake of Bays in the Township of Sinclair. It is a concrete beam bridge on concrete abutments. It has a clear span of 20 feet. The abutments are on solid rock. The bridge was moved from the old site to straighten the road. Total cost, \$1,000.00.

Beaver Creek Bridge, North River Road.—Located on Lot 3, on the road north of Bracebridge River in the Township of Monck. It consists of a double span concrete beam deck on rubble masonry abutments and centre pier, all on pile foundations. There are two spans of 31 ft. 3 in. in clear width. The centre pier is 16 feet in height to the beams, and the abutments are 11 feet in height. The floor beams are 14 inches wide and 28 inches deep, reinforced with 7 ft. 1 in.



Crozier Creek Bridge, Oakley. Forty-foot concrete beam.

square twisted bars. The floor is a 6-inch slab reinforced with rods. The railing is a panelled slab supported by 9 posts on each side. The posts are 10 inches square reinforced with $\frac{1}{2}$ -inch bars. A heavy fill was required at each end. Cost, \$2,567.00.

Black Creek Bridge, Bala Road.—Located over Black Creek on the Gravenhurst-Bala Road in the Township of Medora. It is a concrete beam bridge, 20-foot span, on concrete abutments. The abutments are on pile foundations. Cost, \$843.00.

Brandy Creek Bridge.—Located over Brandy Creek on the Gravenhurst-Bala Road, in the Township of Wood. It is a concrete beam bridge with a 15-foot span on concrete abutments. The abutments are on pile foundations. Cost, \$938.00.

Crozier Creek Bridge, Oakley.—Located over Crozier Creek on Lot 31, Concession 10, Oakley. It consists of a concrete beam deck on rubble masonry abutments. It has a clear span of 40 feet. The abutments are on rock footing

and are 14 feet in height to the bottom of the beams. Four beams 14 inches wide and 36 inches deep, reinforced with nine 1-inch square twisted bars carrying a 6-inch floor slab, reinforced with rods. A very heavy fill was required at each end of the bridge. Cost, \$2,585.00.

Gartersnake Creek Bridge, Ryde.—Located over Gartersnake Creek at Lot 6, on the 11th Concession Road, Ryde. It is a concrete beam deck on rubble masonry abutments. It has a clear span of 25 feet. The abutments are 10 feet in height to the beams, and rest on hardpan bottom. Cost, \$1,648.00.

Gilbert Creek Bridge.—Located over Gilbert's Creek at Lot 5, Concession 2, Draper. It is a concrete beam bridge on concrete abutments. It has a clear span of 15 feet. A heavy fill was placed at each end. Cost, \$1,198.00.



Grant Creek Bridge, River Road, Muskoka.

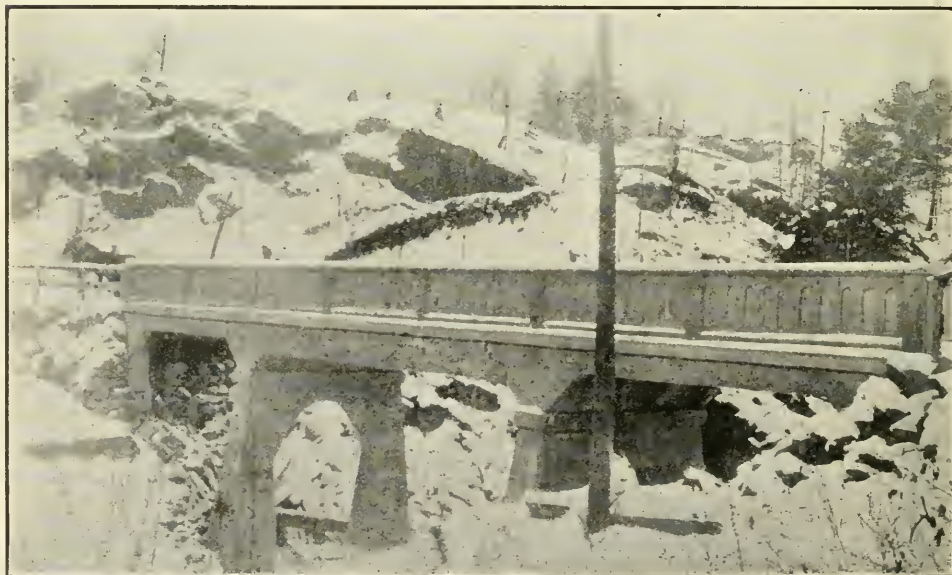
Grant's Creek Bridge, South River Road.—Located over Grant's Creek on Lot 7, Concession 13, on the road south of the Bracebridge River in the Township of Muskoka. It is a concrete beam bridge on concrete abutments. The abutments rest on pile foundations. Cost, \$1,190.00.

Hoc Roc Bridge, Lake Shore Road.—Located at the outlet of Hoc River, Lot 17, Concession 8, Muskoka. It consists of a concrete beam deck on rubble masonry abutments. It has a clear span of 34 feet. The abutments rest on pile foundations. Cost, \$1,600.00.

Morrison Bridge, Muskoka Road.—Located over a creek on the Muskoka Road on Lot 24 in the Township of Morrison. It consists of a concrete beam deck on concrete abutments. The abutments are 13 ft. 6 in. in height to the floor level and rest on hardpan bottom. The span is 20 feet clear. Cost, \$1,153.00. William Lowe was foreman of all Muskoka work.



Hoc Roc Bridge, Lake Shore Road, Muskoka.



Little Kashee Bridge, Muskoka Road.

EAST SIMCOE BRIDGES.

Sixth Line Bridge, North Orillia.—Located over the North River at Lot 11, on the Sixth Line of North Orillia. It is a concrete trestle bridge 60 feet long. It has a centre span of 25 feet with end spans of 15 feet. Four bents of concrete piles, four piles to each bent, support the deck of concrete beams with a 6-inch concrete floor slab. The beams in the centre span are 14 inches wide and 24 inches deep, while the beams in the end spans are 12 inches wide and 15 inches deep. The piles are 14 inches square at the head and 8 inches square at the top. They are reinforced with four $\frac{3}{4}$ -inch square twisted bars. The piles are driven with the angles in line with the stream. The fill at each end consists of field stone. The portion of the fill beneath the floor was placed before floor slab was put on. An excavation below the frost line was made for the toe of the fill to guard against heaves or slip. The railing consists of three lines of galvanized pipe supported by reinforced concrete posts 10 inches square. Amos Train was foreman in charge. Cost of bridge complete, \$2,159.00.



10th Line Bridge, Medonte. Coldwater River. Sixty-foot concrete trestle on concrete piles.

Tenth Line Bridge, Medonte.—Located over Coldwater Creek, Concession VIII, Medonte. It is a concrete trestle on concrete piles of the same size and description as the Tenth Line Bridge before described. The railing, however, consists of molded concrete posts bedded in the beams and top rail. The fill is of the same nature as the Tenth Line bridge, but is much longer and deeper. Cost complete, \$2,330.00. Amos Train was foreman in charge. A 60-foot steel span on concrete abutments at this side would have cost at least \$1,500.00.

NORTH BRUCE BRIDGES.

Gleason River Bridge, Oxenham.—Located over the Gleason River at Oxenham, Lot 8, Keppel. It is a concrete beam bridge on concrete abutments 8 ft. 6 in. in height. It has a clear span of 27 feet. The bottom is solid rock. The railing consists of molded concrete posts bedded in the floor and top rail. The top rail is supported by four 10 in. by 10 in. posts reinforced with $\frac{1}{2}$ -inch rods. Cost complete, \$1,466.00. Amos Train, foreman in charge.

HALIBURTON AND VICTORIA BRIDGES.

Mitchell's Dam Bridge, Gull River.—Located over the Gull River at Mitchell's Dam, Lot 10, Concession V, Minden. The bridge consists of a concrete beam deck on concrete abutments, and a centre pier. It has two spans 28 feet in clear width. The overall length is 63 feet. The pier and abutments were constructed in water varying from 5 to 8 feet in depth. This greatly increased the cost of the work. Four beams 14 inches wide and 28 inches deep, reinforced with seven 1-inch square twisted bars, carry a 6-inch floor slab reinforced with bars. The railing consists of a panelled slab supported by posts 10 inches square, and reinforced with $\frac{1}{2}$ -inch bars. A very heavy fill was required at each end of the bridge, and this fill is supplied with a substantial guard-rail at each side. P. R. Switzer was foreman in charge. Cost complete, \$4,250.00.



Gleason River Bridge, Oxenden. Twenty-seven-foot span.

Moore's Falls Bridge, Cameron Road.—Located over the Gull River at Moore's Falls in the Township of Lutterworth. The work consisted of filling in the approaches at each end of the bridge. A new bridge is required at an early date. Five hundred dollars was expended on the work.

Fifth Concession Bridges, Mariposa.—Two bridges, located at Lots 5 and 6 on the 5th Concession line, Mariposa. They are concrete bridges of 14-foot span; concrete floor on steel stringers. The bridges were constructed by the Township, and the Department paid over a grant of \$500.00.

Stoney Creek Bridge, Ops.—Located at Lot 6, Concession 8, Ops. The bridge was constructed by the Township. It has a clear span of 20 feet, and consists of a reinforced concrete deck on concrete abutments. The work was examined by William Kennedy, Superintendent of Public Works, and on his report the grant of \$500.00 was paid to the Township of Ops.

HASTINGS BRIDGES.

Elzevir Bridge.—Located over Ramsay Creek at Lot 22, Concession 4, Elzevir. It has a 20-foot clear span, concrete abutments on clay foundation. Eight lines of old 60-lb. railway rails are used for stringers. The floor is of flatted cedar. Cost, \$450.00.

Mink Creek Bridge, Wollaston.—A timber bridge located over Mink Creek at Lot 26, Concession 9, Wollaston. It has a clear span of 30 feet, timber crib abutments. A king truss with needle beam supports the floor which consists of 6-inch sawn cedar on flatted cedar stringers. Cost, \$394.00.

Mississippi Bridge, Mayo.—Locally known as McArthur's Bridge, located over the Mississippi River, at Lot 23, Concession 13, Mayo. It is a timber truss span 40 feet clear on timber crib abutments. The cribs are 12 feet high and 8 feet wide. A queen truss of 10 x 12 timbers supports the floor, which consists of 6-inch sawn cedar on flatted cedar stringers. A heavy fill was placed at each end. Cost, \$700.00.

Moore's Bridge, Herschel.—A timber bridge 141 feet long. It consists of a timber truss 50 feet long on pile piers 6 feet wide, with two 16-foot approach spans on the east end and three 16-foot spans on the west end. The truss timbers are 10 x 12; caps, 10 x 10; stringers, five lines of flatted cedar; cover, 6-inch sawn cedar. The centre piers are sheeted with 3-inch plank. The structure covers the stream from bank to bank. A light fill was placed at the west end of the bridge. Cost, \$1,857.00.

Rawdon Creek Bridge.—Located over Rawdon Creek at Lot 9 on the 6th Concession Road, Huntingdon, in East Hastings. It is a timber bridge 30 feet span, with a King truss on timber crib abutments. Cost, \$500.00. All the work in Hastings was done under the supervision of Walter Wiggins, Road Inspector.

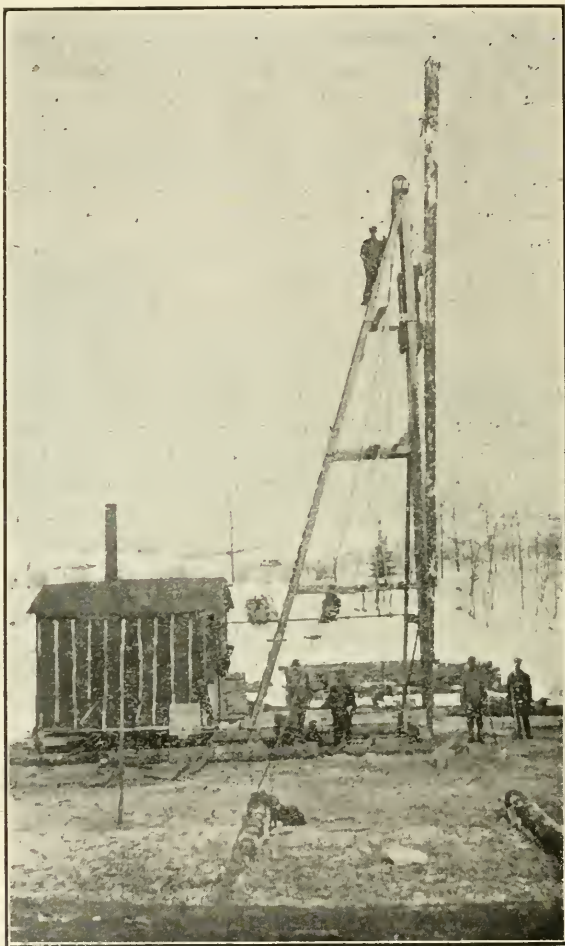
Broad Bridge, Cashel.—Located at Lot 22, Concession 4, Cashel. A stone culvert 3 feet x 3 inches replaces a long timber bridge. The stone is laid with cement mortar. The fill is 100 feet long at each side of culvert. Stone-retaining walls at each side of fill. Cost, \$420.00.

ADDINGTON BRIDGES.

Flinton Bridge.—Located over the Scoot River at Flinton, Lot 22, Concession 4, Kaladar. It is a timber deck bridge on concrete piers; it has a clear span of 38 feet. The floor is supported by a Queen truss. The flooring is of 4-inch sawn cedar. The hills at each side have been cut down and the approaches filled. Cost, \$300.00.

Mississippi Bridge, Palmerston.—This work consists of a new bridge over the Mississippi River at Lot 21, Concession 2, Palmerston, and opening up a new section of road-approaches to the bridge. The bridge consists of a timber deck on timber piers stone-filled. It has three spans of 27 feet each. The approaches are stone-filled. The work was done by the municipality under the direction of W. W. Pringle, Road Inspector, and the Department granted \$800.00 towards the cost of the work.

McLaren Creek Bridge.—Located over McLaren Creek at the K. & P. Railway crossing, Concession 10, Palmerston. The work consists of rebuilding a timber bridge over the creek, opening up a new approach 80 rods long on the west side of the track on the side of a rock ridge, and filling in with stone the approaches to the railway crossing. This Department contributed \$500.00 towards the cost of the work.



File Driving at Cross Lake Bridge.

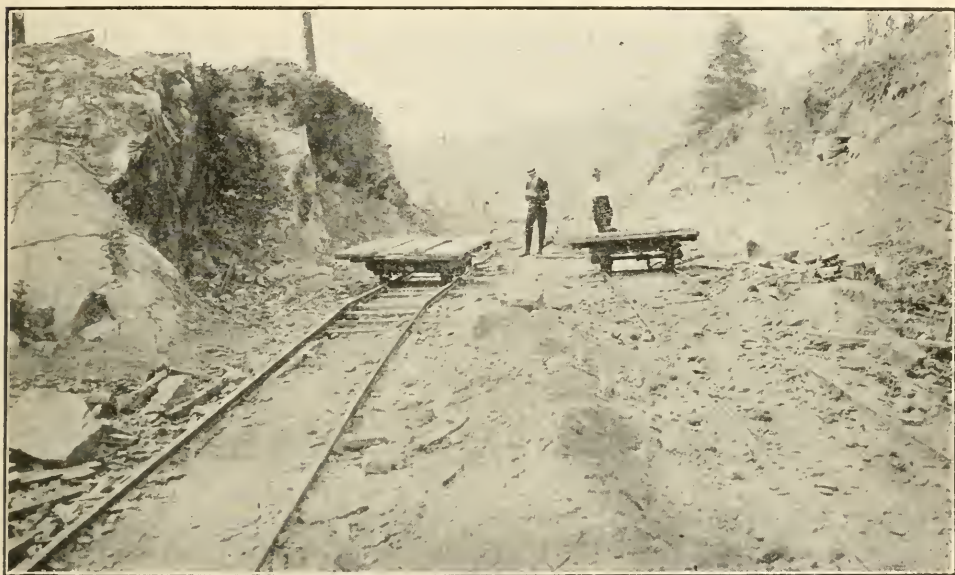
RENFREW BRIDGES.

Aenie Creek Bridge.—Located at the outlet Aenie Creek, Lot 30, Concession 13, Raglan. It is a timber bridge 30 feet long. The abutments are cedar cribs 10 feet in height. The approaches, 40 feet on west end and 60 feet on east end, are graded, with a substantial guard rail in place. Cost, \$294.00.

Grassy Bay Bridge.—Located in a marsh at the foot of Calabogie Lake, Lot 12, Concession 10, Bagot. The bridge is 76 feet long, built on two stone and three timber piers. The east approach was filled in over a length of 30 feet. Cost, \$300.00.

Moore's Creek, Admaston.—Located at Lot 25, Concession 6, Admaston, over Moore's Creek. A timber bridge 40 feet long, cedar piers 8 feet x 16 feet and 8 feet high. One hundred feet of approaches filled. Cost, \$200.00.

Raycroft Bridge, Grattan.—Located over Consta Creek on the Opeonga Line, Lot 66, Bonnechere Range. A timber bridge 66 feet long—timber crib substructure; five lines of squared cedar stringers; cover, 6-inch squared cedar. There is a heavy fill at each end of the bridge. The work cost \$353.00, of which the Department contributed \$200.00. The work in the Renfrew district was all done under the direction of H. N. Moss, Road Inspector.



Rock Cut at Cross Lake Bridge, Addington.

DREDGE OPERATIONS.

In the early spring two work scows were converted into dump scows. These scows greatly facilitated the removal of the rock excavated from the Joseph River. The work on the Jo River channel consisted of widening, deepening and straightening the channel at the head of the river. This channel is now 6 feet deep for a width of 50 feet. The shoals at both sides of the cut were dredged to provide a straight run through the cut. At Tuck's Narrows the channel was also widened to 60 feet and deepened to 6 feet. Buoys were placed to clearly mark the navigable channel. The dredge moved to Port Carling in September and resumed work on the shoal above the locks. Next spring it is proposed to remove sand bars immediately below the locks, also at the mouth of Indian River.

Buoys were placed during the year at the following points:—

In Lake Joe and Joe River:

Shoals out from Round River	1
Shoal out from Three Sister Island	1
Shoal in Little Lake Joe out from Craigie Lea P.O.	1

In steamboat channel between Chief Island and Bottle Island	1
On Rocky Point out from Bottle Island	1
On shoal out from Morris Island	1
On steamboat channel between Loon Island and mainland ..	5
On steamboat channel between Chaplain Island and mainland	2
In steamboat channel between Cameron's Island and Chaplain's Island	3
On sandbar at entrance of Joe River, north end of river ...	6
Rock Cut, Joe River	2
Tuck's Narrows, Joe River	5

In Muskoka Lake and Indian River:

Indian River below Port Carling	4
Steamboat channel between Bellevue Island and Rosclair ..	2
Shoal out from Bellevue Island and mainland	1
Shoal in channel out from American House	1
In Indian River between mouth of river and Indian summer resort	3

40

On the works for internal navigation the following repairs were carried out:—

Port Carling.—Small repairs were done on the swing bridge. The lower truss chords were spliced with new timbers. The necessary repairs were made on the lock, wharf and dam.

Port Sandfield.—A new bent was placed under the north end of the bridge. Repairs were made to piers and booms. A new shelter 12 feet wide and 44 feet long was erected on the wharf for the accommodation of the public. The structure rests on concrete posts. It has been properly painted and has a very neat appearance. The work was done by C. J. Duke in a thoroughly workmanlike manner.

Bala.—Small repairs were made to booms and piers.

Magnetawan.—The piers and booms at the Narrows above the locks were repaired and a new top placed on the dam at the east channel.

Ryerson Swing Bridge.—New truss chords were put up. The old truss chords were spliced with new timber. Small repairs were made on the approaches.

Peninsula Canal.—The crib work along the canal was rebuilt above the water line and the channel cleared of sunken logs and snags.

Huntsville Locks.—Small repairs were made on the lock and dam.

Belleville Wharf.—At the wharf of the Deaf and Dumb Institute at Belleville an entire new deck was placed. New cement piers were placed under the fisheries boathouse.

Dollar's Dams.—The wing dam on the back channel which was injured by an ice shove was rebuilt. The front of the old dam was gravelled and twelve new stop-logs 10 inches x 10 inches and 16 feet long, sawn timber, were put in place.

REPAIRS AND RECONSTRUCTION OF BRIDGES.

RAINY RIVER DISTRICT.

Frog Creek Bridge.—High water on Rainy Lake backed the water up Frog Creek and submerged the bridge over the creek on the road between Sections 32 and 33, McIrvine. A new deck was placed on the bridge at a safe height and the approaches properly graded.

Grassy River Bridge.—A new cover of flatted cedar was placed on the bridge over the Grassy River on the Sleeman-Grassy River Road.

KENORA DISTRICT BRIDGES.

Ignace Bridge.—This bridge, located at Ignace, is a timber structure 24 feet long on timber cribs. Heavy fills of gravel were placed at each end. The municipality furnished the material and the Department carried out the work at a cost of \$65.00.

THUNDER BAY BRIDGES.

Brule Creek Bridge.—Located between Lots 4 and 5, Concession V, Conmee. A timber bridge 22 feet long, cedar abutments, five lines of 10 x 12 stringers, cover 3-inch plank, approaches well graded.

Stanley Bridge.—Small repairs were made to some of the truss timbers. This bridge must be rebuilt during the winter of 1918-19 or closed to traffic.

SOO DISTRICT BRIDGES.

Vankoughnet Bridge.—The centre pier in the bridge over the Goulais River in Vankoughnet was damaged by an ice jam. The pier is of pile construction. To guard against further damage a timber crib was built around the pier to high water level. The timbers were well drift-bolted and cross-tied. The crib was then filled with stone. It is now secure against further damage from ice or logs. \$858.00 was expended on the work.

ALGOMA DISTRICT BRIDGES.

Davidson Creek Bridge, Concession 3, Aberdeen.—Was rebuilt at a cost of \$188.00.

Gladstone Bridge, Concession XI.—Was repaired at a cost of \$135.00.

Mississagua Bridge, Trunk Road.—A section of the floor of this bridge was renewed at a cost of \$238.00.

McKay's Bridge, Aberdeen.—Located on Lot 11, Concession 1, Aberdeen. Bridge was rebuilt, pile abutments, flatted cedar stringers, and floor. Length 30 feet. Approaches were graded. Cost, \$372.00.

McKinnon Bridge, Lot 3, Concession 5, Plummer.—Was refloored with flatted cedar. Length 42 feet. Cost, \$60.00.

McLeod's Creek Bridge, Lot 12, Concession 6, Aberdeen.—Was repaired. Six new piles, three new stringers, new floor of flatted cedar, new railing, and approaches graded. Length 46 feet. Cost, \$115.00.

McPhee Valley Bridge, Lot 10, Concession 2, Galbraith.—Rebuilt. Length 50 feet. Centre span 28 feet, with a King truss. Pile piers; timber all cedar, approaches filled with stone and gravel. Cost, \$416.00.

Tunnel Bridge, Wells.—A new floor of 3-inch tamarac plank placed on 100 feet of the bridge. The balance was repaired with the best of the old floor. Cost, \$61.00.

Wing's Bridge, Lot 4, Concession 3, Aberdeen.—Two new pile bents driven; floor repaired; 180 loads of stone placed in the approaches to prevent erosion by water. Cost, \$230.00.

MANITOULIN DISTRICT BRIDGES.

Indian Point Bridge.—The south approach was repaired and 120 yards of stone and clay were placed in the north approach where the water had carried away the fill. Cost \$177.00.

SUDBURY DISTRICT BRIDGES.

Gabriel Creek Bridge, Lot 12, Concession VI, Garson.—A timber bridge, 16 foot span. Crib abutments 16 feet x 5 feet, and 4 feet in height. Five lines of stringers 8 x 9 hewn tamarac. Cover, 3-inch plank. Cost \$80.00.

Vermillion Bridge, Whitefish.—The work commenced last season was completed at a cost of \$97.00.

STURGEON FALLS BRIDGE REPAIRS.

Cosby-Mason Bridge.—Located over a creek on the boundary between Cosby and Mason, opposite Lot 12 of Cosby. It is a new timber bridge 63 feet long overall, with a clear truss span of 43 feet. The abutments are timber cribs 10 feet x 16 inches and 10 feet high, partly filled with stone. Truss timbers 10 inches x 10 inches. Six lines of 3 x 12 stringers; cover, 5-inch plank; approaches well graded. All the timber is first-class pine. Cost \$935.00.

Courchene Bay Bridge, Lot 2, Concession XI, Bigwood.—The work on this bridge consisted of levelling the deck which had become uneven from frost heaving some of the bents. The old floor was removed and the heaved piles cut off to proper height. All decayed material was discarded. Four new stringers were placed and 50 feet of new floor laid. The bridge is 120 feet long. Cost \$771.00.

Deer Creek Bridge, Hugel Boundary.—Locally known as Hickey bridge. Located opposite Lot 11, Hugel. This bridge is 48 feet overall and was entirely renewed with new timber, the old level of the bridge was raised 3 feet, and the approaches properly graded and guard rails placed. Cost \$181.00.

Gully Bridge, Gibbons.—Located at Lot 11, Concession 2, Gibbons, on the River Valley Road. It is a 16-foot culvert to replace a long timber trestle. A section of road, 700 feet long, was opened up to reach the new location for the bridge. Cost \$167.00.

Murdock River Bridge.—This work consisted of reflooring the long bridge over the Murdock River at Lot 8, Concession 1, Delamere. Cost \$441.00.

Smoky Falls Bridge, Field.—The work consisted of repairing the floor of a truss span that was broken by a traction engine. A new needle beam was provided, fourteen new stringers placed, and 50 feet of flooring renewed. The north end was repaired by levelling up the abutment, 15 feet of 2-inch flooring placed, and a bent was placed between the abutment and the bank to support the stringers. Cost \$517.00.

Tetrautt Road Culvert.—This work consisted of rebuilding a culvert in the Township of Martland at a cost of \$102.00.

Veuve Bridge, Caldwell.—Located on the Trunk Road over the Veuve River. The work consisted of repairs to floor and stringers, placing supports under the end spans and placing rock filling at west end to support the bank. Expenditure \$232.00.

Wolsley River Bridge.—Located over the Wolsley River on the boundary of Crosby and Martland, in the 4th Concession. The old bridge was 300 feet long and was difficult to keep in proper repair. One hundred and twenty feet of the old site was filled with rock. The old cribs were built up from the water line and a new deck placed on the bridge. The approaches are in good shape, with a proper guard rail. Expenditure \$1,528.00.

East Pike Bridge, River Valley Road.—Located on Lot 2, Concession 4, Crerar. The old bridge was removed and an 8-foot culvert constructed. The balance of the old span was filled in.

Debion Bridge, Kirkpatrick.—Located on the Warren Deer Lake Road on Lot 8, Concession 5, Kirkpatrick. The bridge is 55 feet long. One new abutment was constructed and a new deck provided. Cost \$239.00.

TEMISKAMING DISTRICT BRIDGES.

The placing of booms for the protection of the White River bridges was continued during the season. \$766.00 was expended on this work. A boom was also placed above the Montréal River bridge at Elk Lake.

NIPISSING DISTRICT BRIDGES.

Fifth Concession Bridge, Bonfield.—Located on Lot 30; a timber bridge 20-foot span, timber crib piers 14 feet x 8 feet, filled with stone. The timber used is all first-class cedar. Cost \$323.00.

Eighth Concession Bridge, Papineau.—A timber bridge, 20-foot span, crib abutments, stone filled. Timber, all cedar. Cost \$242.00.

Mattawa Bridge.—The iron railing at the north-west corner of the bridge became dislodged on account of the sinking of the stone fill. The railing and sidewalk were straightened up. The railing posts were grouted in concrete and some new slabs placed in the sidewalk.

PARRY SOUND DISTRICT BRIDGES.

Ahmie Harbor Bridge.—Timber bridge, rebuilt, 32-foot span, King truss, 10-inch x 12-inch timbers. Abutments hewn timber, 16 feet x 8 feet, 9 feet high.

Knoeffli Bridge, Croft.—Located at Knoeffli Rapids. New corbels and needle beams, and complete new cover.

Harris Creek Bridge.—Located at Lot 3 on the Dunchurch Road in the township of Ferguson. A new cover on a timber bridge 32 feet long. Cost \$68.00.

Maple Island Bridge.—Located over the Magnetawan River at Lot 2, Concession 2, McKenzie. The bridge is 130 feet long. Repairs consisted of placing a new plank floor on the bridge. Cost \$131.00.

Whitestone Bridge.—On Magnetawan River at Lot 23, Concession 3, McKenzie. The bridge is 292 feet long. Repairs consisted of placing a new floor of 6-inch flatted cedar. Cost \$307.00.

Wolf River Bridge.—Located on the Wolf River on the North Road in the Township of Hardy. The repairs consisted of rebuilding the bridge above the water line. The bridge is 153 feet long. Six timber piers support five lines of 12-inch x 12-inch oak stringers. The floor is of 6-inch flatted cedar. Cost \$731.00.

MUSKOKA DISTRICT BRIDGES.

Bala Bridge.—Repairs consisted of placing a concrete footing under the north pier of the steel bridge at the north channel. The concrete in the old base had been scoured out by the water. The old base was removed in sections and a rich concrete grout put in, building up a reliable base. Cost \$136.00.

Buck Lake Bridge, Stisted.—Cover of bridge repaired to render it safe for traffic.

Johnston Bridge, Dalton.—A new plank cover placed on bridge.

Toby Bridge, Honey Harbor, at Lot 36, Concession 8, Baxter.—Bridge is 75 feet long—three spans of 18 feet, two piers and two abutments 10 feet wide, 8 feet high. Five pine stringers, 3-inch plank cover. Guard rail in place. Approaches well graded. Cost \$175.00.

NORTH HASTINGS.

Mud Lake Bridge.—Located at Lot 2, Concession 2, Herschel. The bridge is 100 feet long. The repairs consisted of raising the deck 2 feet by placing timbers over the caps on the pile bents. A new cover of 2-inch plank was placed and the approaches graded up to the new floor level.

RENFREW BRIDGES.

Collins Creek Bridge.—Located on the Opeonga Line at Lot 9, S.B.R., Brougham. The abutments are stone. The bridge is 20 feet long. A new deck of cedar timber was placed on the bridge. Cost, \$25.75.

Latchford Bridge.—Located over the Madawaska River, Concession 13, Raglan. It is 115 feet long. The flooring and railing were repaired and one end of the bridge blocked up where it has sagged. Expenditure, \$66.00.

Vallicant Creek Bridge.—Located on the road between Griffiths and Camel Chute in the Township of Mattawachan. It has a 16-foot span, cedar cribs, abutments, cover and stringers flatted cedar. Cost, \$121.00.

Venacher Road Bridge.—Located over Colton Creek at Lot 1, Concession 3, Mattawachan. The bridge is 30 feet long, cedar piers, flatted cedar cover. The approaches are well graded and substantial guard-rails erected. Cost, \$300.00.

DRAINAGE WORKS CONSTRUCTED BY THE DEPARTMENT.

RAINY RIVER DRAINAGE.

Atwood Drain, South of Section 36.—This drain was opened in 1912, but owing to the construction of drains to the north an excessive flow was dumped into the drain. The large flow caused the erosion of the roadside bank, making the roadbed narrow and dangerous. The north bank was cut and used in filling the eroded bank. A new outlet was provided by opening a drain south from the south-east corner of Section 36 to a creek and westerly along the creek to a proper outlet. Six hundred and ninety dollars was expended on this work.

Mather Drain, Lot 12, Concession 1.—The drain, opened up in 1911 on Lots 10 and 11, Concession VI, Dobie, was this year extended north-west across 11 and 12, Concession 1, Mather, to provide an outlet for the drainage of the Tait-Mather Townline. Cost, \$406.00.

Morley Drain, Section 34.—On the road north from Stratton is a large muskeg nearly two miles wide. Through the middle of the muskeg runs two roads, one east and the Stratton Road north and south. Drainage was imperative, but difficult to accomplish. After a full investigation it was decided to construct a drain from the Stratton Road east along the south of Section 34, 3,600 feet. Thence north across a ridge 4,000 feet to Weir Creek, a good safe outlet. Along the road south of Section 34 the drain has a bottom width of 3 feet, side slopes, one to one, with depth running from $2\frac{1}{2}$ to 4 feet on the outlet through the ridge. Bottom width 3 feet, depth from 3 feet to $5\frac{1}{2}$ feet. Below the ridge on the last 1,600 feet of the drain the depth averages about 2 feet. Total expenditure on drain, \$2,851.00.

KENORA DRAINAGE.

A bad pot hole on the Trunk Road north of Dryden, between Lots 4 and 5, was drained by cutting an outlet $4\frac{1}{2}$ feet deep through a ridge for a distance of 30 rods. A Pedlar pipe culvert was placed across the roadway. Cost of drain, \$100.00.

ALGOMA DRAINAGE.

The following drains were opened up under the direction of James Barkley, Inspector:

Aberdeen, on Lot 12, Concession 3, length 150 rods.
Gladstone, on Lots 4, 5 and 6, Concession 1, length 200 rods.
Johnston, on Lot 1, Concession 3, length 120 rods.
Laird, Isbester drain, length 120 rods.
McDonald, Sections 17 and 18, length 210 rods.
McDonald, Sections 20 and 21, length 260 rods.
Patton, Lot 10, Concession 5, length 100 rods.
Patton, on West Boundary, Concession 2, length 110 rods.
Plummer, Lots 2, 3 and 4, Concession 6, length 175 rods.
Plummer Additional, Lot 1, Concession 4, length 130 rods.
Plummer, Lot 11, Con. 2, length 136 rods.
Thompson, S.E. $\frac{1}{4}$ Section 16, length 180 rods.

SUDBURY DISTRICT DRAINS.

The following outlets were opened up in the Sudbury District under the direction of, Basil Ethier, Inspector:

Balfour, on Lot 2, Concession 3.
" on McKenzie Creek.
" on Lot 11, Concessions 5 and 6.
" on Lot 12, Concession 6.
" on Lot 6, Concession 5.
" on Lot 9, Concession 5.
" on Lot 12, Concession 5.
Blezard, on Lot 2, Concession 1.
" on Lot 6, Concession 5.
Broder, on Lot 5, Concession 5.
Capreol, on Lots 4 and 5, Concessions 1, 2 and 3.
" on Lot 9, Concession 1.
" on Lot 7, Concession 1.
Lumsden, on Lots 5, 6 and 7, Concession 1.
Morgan, on Lot 8, Concession 1.
Rayside, on Lot 8, Concession 1.
Waters, on Lot 4, Concession 2.

MANITOULIN DISTRICT.

The following outlets were opened up in the Manitoulin District under the direction of John McAnish, Inspector:

Allan, on Lot 16, Concession 5, length 80 rods.

Baldwin, on Lot 6, Concession 1, length 350 rods.
Baldwin, Lots 6, 7 and 8, Concessions 1 and 2, length 400 rods.
Barrie Island, on Lots 9 and 10, Concession 3, length 160 rods.
Bidwell, on lot 16, Concession 9, length 56 rods.
Billings, on Lot 13, Concession 10, length 106 rods.
Burpee, on Lot 21, Concession 6, length 195 rods.
Campbell, on Lot 23, Concession 9, length 160 rods.
Gordon, on Lot 1, West Range, length 45 rods.
“ on Lot 21, Concession 15, length 188 rods.
“ on Lot 16, Concessions 4 and 5, length 180 rods.
Howland, on Lots 12 and 14, Concessions 11 and 12, length 320 rods.
“ on Lots 12 and 14, Concessions 11 and 12, length 70 rods.
“ on Lots 15 and 16, Concession 11, length 96 rods.
Robinson, on Lot 3, Concession 5, length 60 rods.
Sandfield, on Lot 9, Concession 9, length 80 rods.
Sheguiandah, on Lots 11 and 13, Concession 13, length 75 rods.
“ on Lot 23, Concession 23, length 190 rods.

STURGEON FALLS DRAINAGE.

The following outlets were opened up in the Sturgeon Falls District under the direction of A. L. McDonald:

Casimir, on Lot 7, Concession 3, length 240 rods.
Cosby, on Lot 8, Concession 6, length 50 rods.
Dunnet, on Lot 5, Concession 4, length 31 rods.
Martland, on Lot 11, Concession 2, length 250 rods.
McPherson, on Lot 10, Concession 5, length 50 feet rock-cut.
McPherson, on Lot 11, Concession 5, length 15 rods.
Ratter, on Lots 2 and 3, Concession 4, length 150 rods.
Springer, on Lot 10, Concession 5, length 200 rods.
Springer, on Lot 6, Concession 3, length 60 rods.

TEMISKAMING DISTRICT DRAINAGE.

Owing to a wet fall and the difficulty of securing labour very little work was done in the Temiskaming District. The following drains were opened up under the direction of W. E. Kerr, Inspector:

Casey Drain, Lots 8 and 9, Concession V.—This drain commences in a creek bed on Lot 10, Concession 4, Casey, and extends north on the line between Lots 8 and 9 to the 6th Concession Road, for which it is intended as an outlet. The whole course has been cleared ready for ditching. Forty-eight rods on the south has been constructed.

Harley Drain, Lots 2 and 3, Concession IV.—This drain is located on the line between Lots 2 and 3, Concession 4, Harley. It extends from Bear Creek north to the 5th Concession; 240 rods has been chopped out and cleared, 40 rods has been stumped, and 30 rods of ditch opened up. It is proposed to complete the work next season if labour is available.

NIPISSING DISTRICT DRAINAGE.

The following drains were opened up in the District of Nipissing under the direction of Patrice Rochefort, Inspector:

- Bonfield, on Lots 24 and 25, Concession 1, length 40 rods.
- “ on Lots 24 and 25, Concession 2, length 100 rods.
- “ on Lots 29 and 31, Concession 2, length 280 rods.
- “ on Lot 33, Concession 2, length 55 rods.
- “ on Lot 19, Concession 3, length 80 rods.
- “ on Lots 13 and 14, Concession 13, length 50 rods.
- Boulter, on Lots 33, 34 and 35, Concession 13, length 170 rods.
- “ on Lot 31, Concession 12, length 60 rods.
- Chisholm, on Lot 8, Concession 11, length 80 rods.
- “ on Lot 13, Concession 11, length 55 rods.
- “ on Lot 14, Concession 12, length 65 rods.
- “ on Lots 17 and 18, Concession 12, length 40 rods.
- “ on Lots 18 and 19, Concessions 12 and 13, length 100 rods.
- “ on Lot 15, Concession 16, length 84 rods.
- “ on Lot 20, Concession 15, length 55 rods.
- “ on Lots 7 and 8, Concession 17, length 114 rods.
- “ on Lot 10, Concession 17, length 85 rods.
- “ on Lot 17, Concession 17, length 95 rods.
- Ferris, on Lot 16, Concession 5, length 40 rods.
- “ on Lots 19 and 20, Concession 1, length 160 rods.
- “ on Lots 22 to 25, Concessions 3 and 4, length 320 rods.
- “ on Lots 10 and 11, Concession 5, length 40 rods.
- “ on Lot 8, Concession 6, length 120 rods.
- “ on Lots 14 and 15, Concession 6, length 80 rods.
- “ on Lot 3, Concession 7, length 60 rods.
- “ on Lots 10 and 11, Concession 11, length 210 rods.
- “ on Lots 15, 16 and 17, Concession 11, length 120 rods.
- “ on Lot 11, Concession 14, length 62 rods.
- “ on Lot 11, Concession 15, length 60 rods.
- Papineau, on Lots 10, 11 and 12, Concession 10, length 75 rods.

MUSKOKA DRAINAGE.

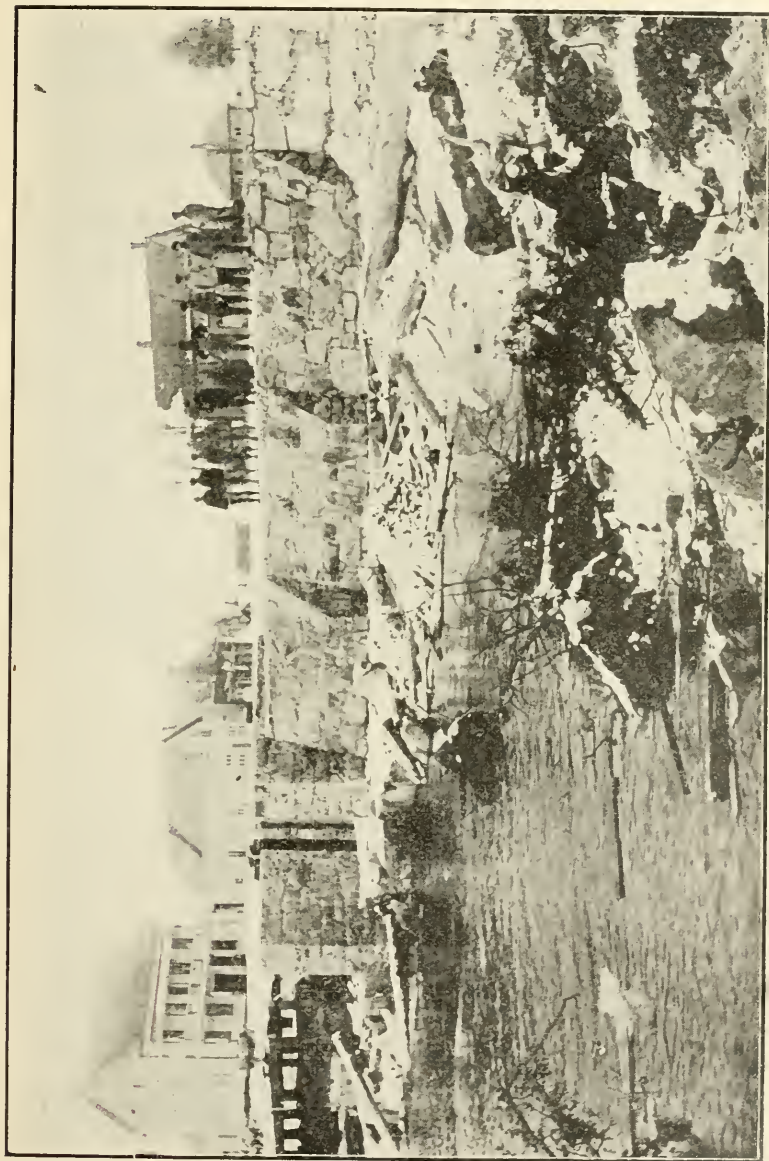
The work consisted of opening up a drain on Lot 25, Concession 7, Macauley, to lower the water in a small lake and drain a section of the Baysville Road that has always been subject to flooding. The work was done under the direction of William Lowe, Inspector.

EAST SIMCOE DRAINAGE.

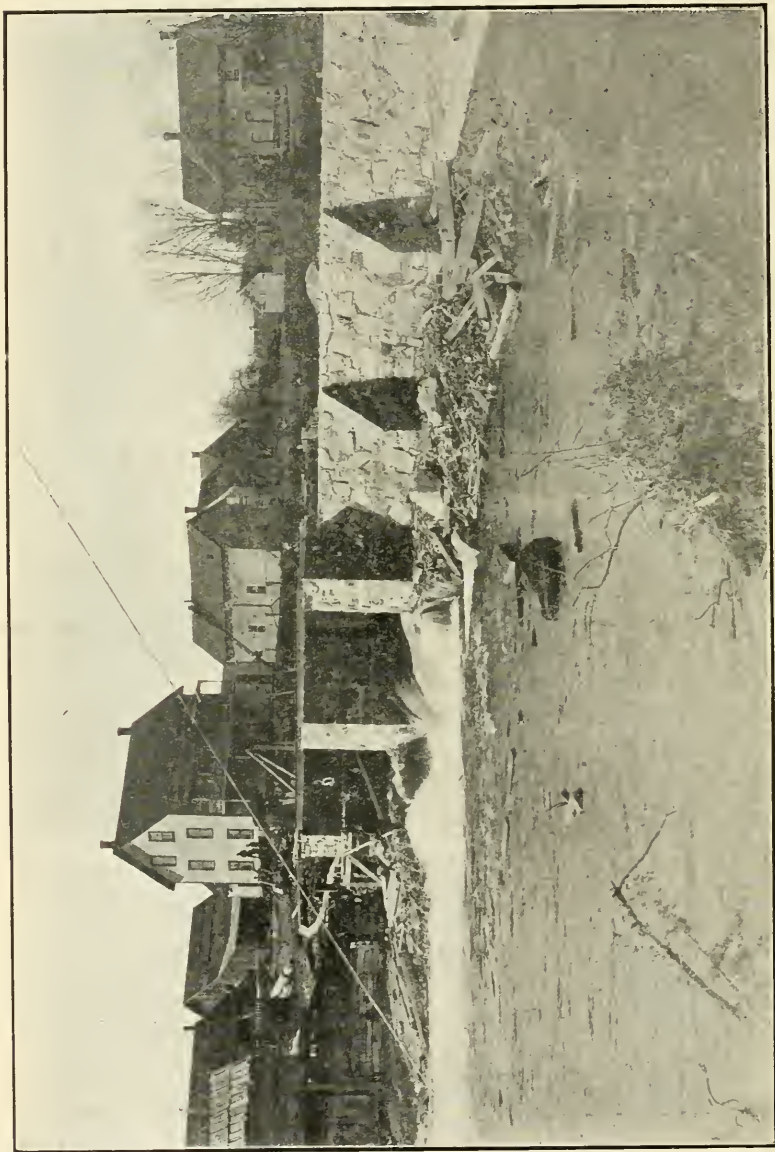
The following drains were opened up under the direction of R. C. Hipwell, Inspector:

- Matchedash, on Lot 6, Concession 2, 385 rods.
- North Orillia, on Lot 7, Concession 4, 123 rods.
- North Orillia, on Lot 8, Concession 11, 125 rods.
- Oro, on Lot 12, Concession 7, 225 rods.

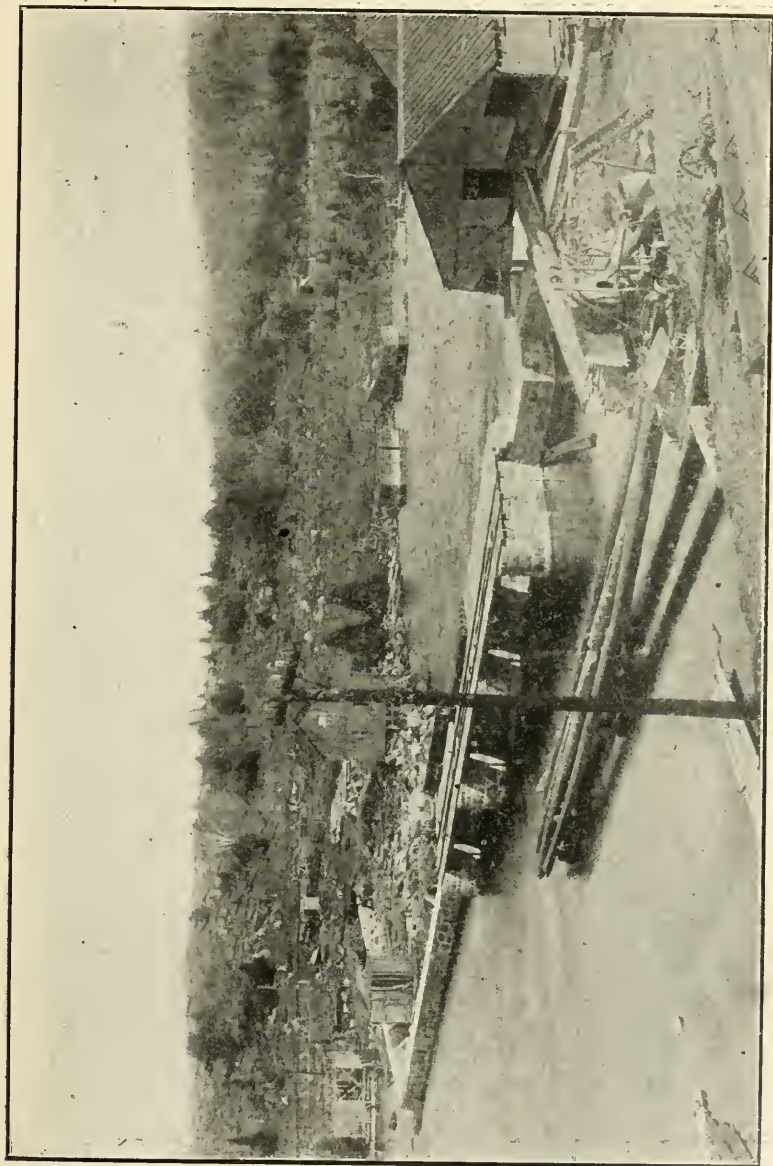
Spence Swamp Drain.—This drain is located in the south-east corner of the Township of Amabel, and extends about 300 feet east into the Township of Keppel.



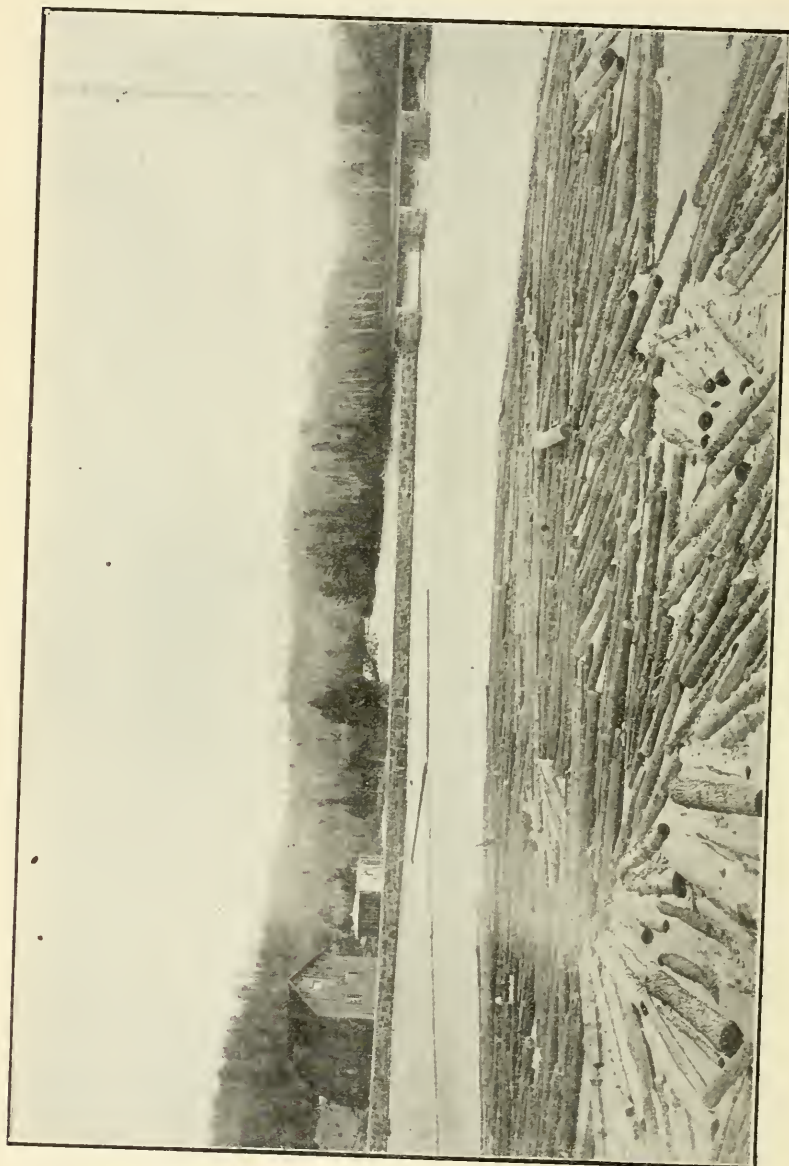
Baysville Dam—under construction.



Baysville Dam.



Baysville Dam—view from up stream.



Baysville Dam—view from up stream.



Baysville Dam—view from down stream.

It consists of a rock cut about 500 feet long, 135 rods of ditch opened up, and about 500 rods of creek bed cleared. The drain was required for the drainage of a swamp road in the 13th Concession of Arran. Eight hundred dollars was expended on the work which was done under the direction of R. C. Hipwell, Road Inspector.

Long Swamp Drain, Chandos.—Work on this drain, located in the 3rd Concession of Chandos, was started last year. The course was cleared out and 127 rods of drain opened up. This year the drain was continued to the 25th Sideline, a distance of 2,900 feet. It provides an effective outlet for the 25th Sideline. Four hundred dollars was expended on the work.

Horseshoe Lake Drain.—This work is located on a creek between Horseshoe Lake and Dog Lake, on Lot 20, Concession 12, in Storrington. The work consists of blasting and excavating rock from the channel of the stream. Cost of work, \$400.00.

Salmon River Drainage.—Located on Lot 14, Concession 7, Kennebec. The work consisted of three rock-cuts totalling 110 feet in length, 210 feet of channel through bars of gravel and boulders, and 140 rods of creek bed cleared of logs and brush. Two hundred dollars was expended on the work.

RENFREW DISTRICT DRAINAGE.

This work was done on Lot 3, Concession 1, Admaston, and consisted of a rock-cut 150 feet long, 4 feet wide and 4 feet deep. The cut was required for the drainage of a section of swamp road. It also affects the drainage of about 200 acres of swamp lands. One hundred and ninety-six dollars was expended on the work, which was done under the direction of H. N. Moss, Inspector.

RAILWAY MILEAGE IN ONTARIO.

No extension of the steam railways was made during the past year. A complete revision of the mileage of the several branches of the Canadian Pacific Railway reduces the total from 3,300.19 to 3,277.84 miles. This reduces the total length of railways operating in Ontario to 10,952.63 miles.

ELECTRIC RAILWAYS.

The mileage of electric railways in operation in Ontario is increased by the addition of the Toronto-Guelph line and the Sudbury-Copper Cliff line. Small increases were made in other lines. The total increase for the year was 85.10 miles, making the total length of line in operation 1,086.02.

REVISED STATEMENT OF RAILWAY MILEAGE IN ONTARIO TO DECEMBER 31ST, 1917.

No.	Name of Railway.	Terminal Points.		Completed prior to Con- federation.	Length in miles.	Completed since Con- federation.	Length in miles.	At present under con- struction.	Length in miles.	Total length completed under con- struction or sys- tem of rail- ways in miles.
		From	To							
1	Grand Trunk Railway, Main Line	East Prov. Bound ..	Point Edward	457	.....	.....	.....	.....	.....	.....
2	do Buffalo and Lake Huron Branch ..	Fort Erie	Goderich	158	.....	.....	.....	.....	.....	.....
3	do London Branch	St. Mary's	London	23	.....	.....	.....	.....	.....	.....
4	do Galt and Doon Branch	Galt	Berlin	7	.....	4.5	.....	.....	.....	.....
5	do Waterloo Junction Railway	Waterloo	Elmira .....	.....	.....	10.25	.....	.....	.....	.....
6	do Toronto and Nipissing Branch	Toronto	Coboconk .....	.....	.....	88	.....	.....	.....	.....
7	do Midland Railway, Main Line	Port Hope	Midland	65	.....	54.53	.....	.....	.....	.....
8	do do Peterboro' Branch	Millbrook	Lakefield	13	.....	9	.....	.....	.....	.....
9	do Lake Simcoe Junction	Stouffville	Jackson's Point .....	.....	.....	26.5	.....	.....	.....	.....
10	do Whitby, Port Perry and Lindsay ..	Whitby	Lindsay .....	.....	.....	46	.....	.....	.....	.....
11	do Victoria Railway	Lindsay	Haliburton .....	.....	.....	55.81	.....	.....	.....	.....
12	do Grand Junction Railway	Belleville	Peterborough .....	.....	.....	64.65	.....	.....	.....	.....
13	do Belleville and North Hastings	Madoc Junction	Eldorado .....	.....	.....	22	.....	.....	.....	.....
14	do Toronto and Ottawa	Madoc	Bridgewater .....	.....	.....	9	.....	.....	.....	.....
15	do do Manilla Link	Wick	Manilla .....	.....	.....	6.5	.....	.....	.....	.....
16	do do Omamee Link	Omamee	Peterborough .....	.....	.....	14	.....	.....	.....	.....
17	do Port Dover and Lake Huron	Port Dover	Tavistock .....	.....	.....	55.68	.....	.....	.....	.....
18	do South Norfolk Railway	Simcoe	Port Rowan .....	.....	.....	17	.....	.....	.....	.....
19	do Chemong Branch	Peterborough	Chemong Lake .....	.....	.....	9	.....	.....	.....	.....
20	do Stratford and Huron	Stratford	Wiarton .....	.....	.....	106.27	.....	.....	.....	.....
21	do Owen Sound Extension	Parkhead Junction ..	Owen Sound .....	.....	.....	12.40	.....	.....	.....	.....
22	do Georgian Bay and Wellington	Palmerston	Durham .....	.....	.....	26	.....	.....	.....	.....
23	do Northern Railway, Collingwood Line ..	Toronto	Meaford	94	.....	21	.....	.....	.....	.....
24	do Muskoka Branch	Barrie	Gravenhurst .....	.....	.....	53	.....	.....	.....	.....
25	do Hamilton and Northern, Main Line ..	Port Dover	Allandale .....	.....	.....	135.3	.....	.....	.....	.....
26	do do do Collingwood	Clarksville	Collingwood .....	.....	.....	40	.....	.....	.....	.....
27	do North Simcoe Junction	Colwell	Penetanguishene ..	.....	.....	33.34	.....	.....	.....	.....
28	do Midland Branch	Wyevale	Tiffin .....	.....	.....	9	.....	.....	.....	.....
29	do Birch-Tay Branch	Birch	Tay .....	.....	.....	8.9	.....	.....	.....	.....
30	do Northern and Pacific Junction Rwy ..	Gravenhurst	Nipissing Junction ..	.....	.....	111.5	.....	.....	.....	.....
31	do Magnetawan River Railway	Burk's Falls Station ..	Burk's Falls Wharf ..	.....	.....	1.01	.....	.....	.....	.....
32	do Toronto Belt Line Rwy., East Section ..	Don Station, G.T.R. ..	Junc. Northern Ry ..	.....	.....	8.50	.....	.....	.....	.....
33	do do Western Section	W. Toronto, on G.T.R. ..	Swansea .....	.....	.....	4.33	.....	.....	.....	.....

REVISED STATEMENT.—Continued.

No.	Name of Railway.	Terminal Points.		Completed prior to Confederation.	Length in miles.	Completed since Confederation.	Length in miles.	At present under construction.	Total length completed of each railway or system of railways in miles.
		From	To						
Grand Trunk Railway—continued.									
34	do	Canada Atlantic Railway	East Prov. Bound	Ottawa	.....	.....	68.08	.....	.....
35	do	Ottawa, Arnprior & Parry Sound Ry.	Ottawa	Scotia Junction	.....	.....	212.60	.....	.....
36	do	Parry Sound Colonization Ry.	Scotia Junction	Depot Harbor	.....	.....	51.20	.....	.....
37	do	Central Counties Railway	Glen Robertson	Hawkesbury	.....	.....	21	.....	.....
38	do	do	South Indian	Rockland	.....	.....	17	.....	.....
39	do	Railway { Great Western Div. } Main Line	Niagara Falls	Windsor	.....	229	.....	.....	.....
40	do	Toronto and Hamilton Branch	Toronto	Hamilton	.....	39.5	.....	.....	.....
41	do	Loop Line Division	Glencoe	Fort Erie	.....	.....	145	.....	.....
42	do	Kingscourt and Glencoe Link	Kingscourt Junction	Glencoe	.....	.....	20.6	.....	.....
43	do	Sarnia Branch	Konoka	Sarnia	.....	51	.....	.....	.....
44	do	Petrolia Branch	Wyoming	Petrolia	.....	7	.....	.....	.....
45	do	Brantford Branch	Harrisburg	Brantford	.....	8	.....	.....	.....
46	do	Brantford and Tillsonburg	Brantford	Tillsonburg	.....	.....	35.88	.....	.....
47	do	Lynden to Brantford	Lynden	Brantford	.....	.....	4.12	.....	.....
48	do	Wellington, Grey and Bruce	Harrisburg	Southampton	.....	27	102	.....	.....
49	do	do S. Extension	Palmerston	Kincardine	.....	.....	66	.....	.....
50	do	G. W. Div., London, Huron & Bruce.	Hyde Park Junction	Wingham	.....	.....	69.75	.....	.....
51	do	do Welland Railway	Port Colborne	Port Dalhousie	.....	25	.....	.....	.....
52	do	Canadian Pacific Railway Main Line	East Prov. Bound	West Prov. Bound	.....	.....	1,271.11	.....	3,079.7
53	do	Algoma Branch	Sudbury	Sault Ste. Marie	.....	.....	181.35	.....	.....
54	do	Brookville and Ottawa Railway	Brookville	Carleton Place	.....	44.94	.....	.....	.....
55	do	St. Lawrence and Ottawa Railway and Chaudiere Branch	Prescott	Ottawa	.....	53.93	4.65	.....	.....
56	do	Ontario and Quebec Railway	West Toronto	East Prov. Bound	.....	12	280.22	.....	.....
57	do	do Don Branch	Leaside Junction	Toronto	.....	.....	5.30	.....	.....
58	do	Credit Valley Railway Main Line	Toronto	St. Thomas	.....	.....	121.33	.....	.....
59	do	do Mimico Branch	Islington	Mimico	.....	.....	2.60	.....	.....
60	do	Orangeville Branch	Streetsville Junction	Elora & Orangeville	.....	.....	59.81	.....	.....
61	do	do Guelph Branch	Campbellville	Guelph	.....	.....	14.91	.....	.....
62	do	Toronto, Grey & Bruce, Main Line	Toronto	Owen Sound	.....	.....	121.03	.....	.....
63	do	do Teeswater Branch	Orangeville	Teeswater	.....	.....	67.91	.....	.....
64	do	do Wingham Branch	Glen Annan	Wingham	.....	.....	4.64	.....	.....
65	do	West Ontario Pacific Railway	Woodstock	London	.....	.....	26.73	.....	.....

REVISED STATEMENT - Continued.

No.	Name of Railway.	Terminal Points.		Completed since Confederation.	Completed prior to Confederation.	At present under construction.	Total length completed of each railway or system of railways in miles.
		From	To	Length in miles.	Length in miles.	Length in miles.	
66	C.P.R. West Ontario Pacific Rly., Detroit Extension	London	Windsor	112.56			
67	do Atlantic and North-West Railway	Renfrew	Eganville	19.18			
68	do Lindsay, Bobcaygeon and Pontypool Ry	Burketon	Bobcaygeon	38.70			
69	do Sudbury and Toronto Branch	Bolton	Romford Junction	226.16			
70	do South Ontario Pacific Railway	Guelph Junction	Hamilton	16.35			
71	do Guelph and Goderich Railway	Guelph	Goderich	80.65			
72	do do Listowel Branch	Listowel Junction	Listowel	16.49			
73	do Walkerton, Lucknow Railway	Saugeen Junction	Walkerton	37.68			
74	do Tillsonburg, Lake Erie & Pacific	Port Burwell	Embro	44.28			
75	do St. Mary's & Western Ontario Ry	Embro	St. Mary's	15.08			
76	do Georgian Bay & Seaboard Railway	Port McNicoll	Bethany	88.40			
77	do Campbellford, Lake Ontario and Western Railway	Glen Tay Junction	Agincourt	183.51			
78	do Glengarry and Stormont Railway	Cornwall	St. Polycarpe Jct.	22.88			
79	Kingston & Pembroke Railway	Kingston	Renfrew	103.46			3,277.84
80	Michigan Central Railway , formerly Canada Southern, Main Line.	Windsor	Niagara Falls	226.80			
81	Michigan Central Railway, St. Clair Branch	St. Clair Junction	Courtright	62.2			
82	do do Amherstburg Branch	Amherstburg	Essex Centre	15.7			
83	do do Oil Springs Branch	Oil City Junction	Eddy's	5.2			
84	do do Petrolia Branch	Petrolia Junction	Petrolia	4.9			
85	do do Leamington & St. Clair Branch	Comber	Leamington	15.9			
86	do do Fort Erie Branch	Welland Junction	Fort Erie	17.4			
87	do do Niagara Branch	Fort Erie	Niagara	30			378.10
88	Cobourg, Peterboro' & M'mora Ry., M'mora Line.	Cobourg	Harwood				14.50
89	Lake Erie and Detroit River Railway	Walkerville	St. Thomas	126.85			
90	do Erie and Huron Railway	Rondeau	Sarnia	70.47			197.32
91	Canadian Northern Railway , Port Arthur, Duluth and Western Railway, and Ontario & Rainy River Railway, Main Line.	Port Arthur	West. Prov. Bound.	287			
92	do do Duluth Extension	Stanley Junction	Gun Flint Lake	66.54			
93	do do James Bay Railway	Canada Atlantic Ry.	Parry Harbor	3.7			
94	do do Toronto & Sudbury Line	Toronto	Sudbury	265			
95	do do do Key Branch	Key Junction	Key Harbor	6.2			

REVISED STATEMENT—Concluded.

No.	Name of Railway.	Terminal Points.		Completed prior to Confederation.	Completed since Confederation.	At present under construction.		Total length completed of each railway or system of railways in miles.
		From	To	Length in miles.	Length in miles.	Length in miles.	Length in miles.	
96	Canadian Northern Ontario, Hutton Branch.....	Sudbury Junction ..	Sellwood Junction ..	.....	27.8	.....	.....	.....
97	do do Garson Branch.....	Garson Junction.....	Garson Mine .....	.....	3.7	.....	.....	.....
98	do do Orillia Branch.....	Orillia Junction	Atherley Junction ..	.....	7.4	.....	.....	.....
99	do do Ottawa, Hawkesbury.....	Ottawa.....	Hawkesbury .....	.....	58	.....	.....	.....
100	do do Ottawa-Capreol	Ottawa.....	Capreol .....	.....	304.69	.....	.....	.....
101	do do Port Arthur, Sudbury	Ruel	Port Arthur .....	.....	545.00	.....	.....	.....
102	do do Toronto-Ottawa.....	Toronto	Ottawa.....	.....	219.61	.....	.....	.....
103	do do Central Ontario Railway ..	Trenton, on G.T.R. ..	Maynooth .....	.....	110.00	20.00	.....	.....
104	do do Bay of Quinte Railway	Deseronto.....	Bannockburn .....	.....	78.45	.....	.....	.....
105	do do do	Yarker	Sydenham.....	.....	11.37	.....	.....	.....
106	do do do	Deseronto.....	Grand Trunk Ry ..	.....	3.50	.....	.....	.....
107	do do Iroindale, Bancroft and Ottawa Rly ..	Kinmount	Bancroft.....	.....	45.00	.....	.....	.....
108	do do Brockville, Westport and Saint Ste. Marie.....	Brockville	Westport.....	.....	45.00	.....	.....	.....
109	do do Prince Edward County Railway ..	Pictou.....	Trenton and G.T.R. ..	.....	32.44	.....	.....	.....
110	do do Ontario & Belmont & Northern Rly. ..	Central Ontario Rly. ..	Belmont Mine.....	.....	9.57	.....	.....	2,129.97
111	Toronto, Hamilton and Buffalo Railway ..	Waterford	Brantford .....	.....	18	.....	.....	.....
112	do do do	Brantford	Welland.....	.....	62.5	.....	.....	.....
113	do do do	Smithville.....	Dunnville.....	.....	14.9	.....	.....	95.4
114	Ottawa and New York Railway.....	Ottawa.....	Cornwall.....	.....	55.00	.....	.....	55
115	Pembroke Southern Railway.....	Pembroke	Golden Lake.....	.....	21.50	.....	.....	21.50
116	Algoma Central and Hudson Bay Railway.....	Sault Ste. Marie	Hearst .....	.....	295.11	.....	.....	.....
117	do do Michipicoten Branch	Michipicoten Harbor ..	Main Line .....	.....	22.10	0.62	.....	317.21
118	Algoma Eastern Railway.....	Sudbury	Little Current .....	.....	85.50	.....	.....	85.50
119	Bruce Mines and Algoma Railway	Bruce Mines	Rock Lake .....	.....	17	.....	.....	17
120	Temiskaming and Northern Ontario Railway ..	North Bay	Cochrane .....	.....	252	.....	.....	.....
121	do do do Branch Lines	Peninsula Lake	Lake of Bays.....	.....	71.29	.....	.....	323.29
122	Huntsville and Lake of Bays Railway	East Prov. Bound	West Prov. Bound ..	.....	1.5	.....	.....	1.5
123	National Transcontinental Railway	Fort William	Lake Superior June ..	.....	758	.....	.....	758
124	Grand Trunk Pacific Rly., Lake Superior Branch.....	Thessalon Junction.....	Thessalon .....	.....	188.77	.....	.....	188.77
125	Thessalon, Northern Ontario Railway	Walkerville.....	M. C. Tunnel Yard ..	.....	1.93	.....	.....	1.93
126	Essex Terminal Railway.....	.....	.....	.....	10.10	.....	.....	10.10
				1,358.87	9,593.76	20.62		10,952.63

NOTE.—London and Port Stanley Railway, 25 miles completed prior to Confederation, transferred to Electric Railway Statement.

STATEMENT OF ELECTRIC RAILWAY MILEAGE IN ONTARIO.

Revised to December 31st, 1917.

No.	Name of Railway	Mileage First Track	Mileage Second Track	Total	Mileage under Construction	Steam Power	Water Power	Remarks
1	Berlin and Waterloo	3.53	1.53	5.06	.....	1	.....	Hydro-Electric Power from City of Kitchener.
2	Berlin and Northern	3.15	.....	3.15	.....	.....	.....	"
3	Berlin, Waterloo, Wellesley and Lake Huron	17.81	1.36	19.17	.....	.....	.....	"
4	Brantford Civic	31.91	.....	31.91	.....	.....	.....	"
5	Brantford and Hamilton	23.00	.....	23.00	.....	.....	.....	Power supplied by Cataract Power Company.
6	Chatham, Wallaceburg and Lake Erie	40.75	.....	40.75	.....	.....	.....	Power supplied by Chatham Gas Company.
7	Cornwall	6.50	.....	6.50	.....	1	1	Power, Hydro-Elec., supplied from Kakabeka Falls.
8	Fort William Civic	19.60	.....	19.60	1.66	.....	.....	Power, Hydro-Electric.
9	Galt, Preston and Hespeler	15.67	.....	15.67	.....	.....	.....	"
10	Leased, Line, Preston-Berlin	10.75	.....	10.75	.....	.....	.....	"
11	Grand Valley	21.81	.....	21.81	.....	.....	.....	"
12	Guelph Radial	8.83	.....	8.83	.....	.....	.....	"
13	Hamilton and Dundas	7.00	.....	7.00	.....	.....	.....	Power from Cataract Power Company.
14	Hamilton, Grimsby and Beamsville	23.00	.....	23.00	.....	.....	.....	"
15	Hamilton Street	32.00	.....	32.00	.....	.....	.....	"
16	Hamilton Radial	25.00	8.69	33.69	.....	.....	.....	"
17	International Railway Co., Niagara Park	11.91	.....	11.91	.....	.....	.....	Subject to control of Niagara Falls Park Commission
18	International Transit	3.58	.....	3.58	.....	.....	.....	Hydro-Electric.
19	Kingston, Portsmouth and Cataraqui	8.00	.....	8.00	.....	1	.....	Hydro-Electric.
20	London and Lake Erie Railway and Transportation Co.	29.00	.....	29.00	.....	.....	.....	Hydro-Electric.
21	London Street	29.31	6.79	36.10	.....	1	.....	Hydro-Electric.
22	Lake Erie and Northern	51.00	.....	51.00	.....	.....	.....	"
23	London and Port Stanley Railway	25.00	.....	25.00	.....	.....	.....	Hydro-Electric.
24	Mount Mackay and Kakabeka	6.25	.....	6.25	.....	.....	.....	"
25	Niagara, St. Catharines and Toronto	75.35	.....	75.35	.....	.....	.....	Power from Northern Ontario Power Company.
26	Niagara, Welland and Lake Erie	4.56	.....	4.56	.....	.....	.....	Hydro-Electric.
27	Nipissing Central	15.37	.....	15.37	.....	.....	.....	Hydro-Electric, from Kakabeka Falls.
28	Oshawa	13.87	.....	13.87	.....	.....	.....	"
29	Ottawa Street	29.00	24.03	53.03	.....	.....	1	Power from Northern Ontario Power Company.
30	Peterborough Radial	7.31	.....	7.31	.....	.....	.....	Hydro-Electric.
31	Port Arthur Civic	19.53	.....	19.53	.....	.....	.....	Hydro-Electric, from Kakabeka Falls.
32	Port Dalhousie, St. Catharines and Thorold	8.17	.....	8.17	.....	.....	.....	"

STATEMENT OF ELECTRIC RAILWAY MILEAGE IN ONTARIO.—Concluded.

Revised to December 31st, 1917.

No.	Name of Railway	Mileage first track	Mileage second track	Total	Mileage under construction	Steam Power	Water Power	Remarks
33	Sandwich, Windsor and Amherstburg	41.34	.....	41.34	.....	.....	.....	Power from Canadian Salt Company.
34	Sarnia Street	9.25	.....	9.25	.....	.....	.....	Power from Sarnia Gas and Electric Company.
35	St. Thomas Street	7.50	.....	7.50	.....	.....	.....	Hydro-Electric Power.
36	Toronto Civic	21.04	.....	21.04	.....	.....	.....	"
37	Toronto Mimico	11.11	.....	11.11	.....	.....	.....	Power from Toronto Power Company.
38	Toronto Scarboro	11.45	.....	11.45	.....	.....	.....	"
39	Toronto Street	70.05	61.57	131.62	.....	.....	.....	"
40	Toronto Suburban	65.00	.....	65.00	.....	.....	.....	"
41	Toronto and York Radial	59.44	.....	59.44	.....	.....	.....	"
42	Windsor, Essex and Lake Shore	38.02	1.13	39.15	.....	1	.....	"
43	Woodstock, Thames Valley and Ingersoll	10.20	.....	10.20	.....	.....	.....	Power from the Cataract Power Company.
44	Sudbury-Copper Cliff Suburban Electric Ry.	9.00	.....	9.00	.....	.....	.....	Power from Wabunapatie Power Company.
		980.92	105.10	1,086.02	1.66	.....	.....	

Year's Increase \$5.10 miles.

During the year plans were prepared for the new Fish Hatchery at Normandale.

A new concrete filter basin was constructed for the water supply station of the Experimental Fruit Farm at Vinelands.

Surveys were made and plans prepared for a water supply system at the "Returned Soldiers' Training School" at Monteith.

A complete topographical survey was made of the grounds of the Ontario School for the Blind at Brantford. The boundary lines were all properly located and marked with permanent posts.

A topographical survey was also made of the grounds of the Agricultural School at Kemptville, and a contour map prepared.

Respectfully submitted,

A. J. HALFORD,

Engineer Public Works.

REPORT OF THE SUPERINTENDENT COLONIZATION ROADS.

THE HONOURABLE F. G. MACDIARMID,

Minister of Public Works and Highways, Ontario.

SIR,—I have the honour to report on the work of the Colonization Roads Branch of the Department of Public Works for the year ending October 31st, 1917.

Labour was even more scarce last season and demanding a higher price than ever; this condition will probably be more aggravated each season so long as the war continues with the result that larger appropriations must be taken to provide for the usual year's operations, or the works themselves be curtailed. In some cases this may be done without great disadvantage, but in many others the improvement, repair and construction of roads and bridges goes hand in hand with increased production. What the farmer or settler produces must quickly and economically reach the market to play its best part in the augmentation of the world's food supply for man and beast while the present conflict rages.

The total expenditure of the Branch was \$263,743.10, distributed as shown in the detailed statement of the Accountant which accompanies this report. Of this sum, \$74,164.57 was paid to municipalities which had passed By-laws in accordance with the provisions of *The Colonization Roads Act*, whereby the Government pays a proportion of the cost of expenditure on roads made by those municipalities. The balance, \$189,578.53, was expended directly by the Branch.

The following is a summary of the total work performed:—

By-laws	New Road	Old Road
Roads	69 miles	737 miles
Culverts	58 "	537 "
Bridges.....	7 "	34 "
Direct Grants	New Road	Old Road
Roads	84 miles	460 miles
Culverts	154 "	726 "
Bridges.....	14 "	51 "

I visited personally during the year a great number of the localities where our Branch carries on work and I had my assistant, Mr. Meader, spend considerable time in the field of operations; on the whole, I consider the work quite satisfactory.

I am endeavouring to keep our maps up-to-date as far as is possible; this I consider quite an important part of the work, and necessitates in many cases a survey upon the ground.

All of which is respectfully submitted.

I have the honour to be,

Sir,

Your obedient servant,

C. H. FULLERTON,

Superintendent Colonization Roads.

Dated at Toronto, October 31st, 1917.

NORTH DIVISION.

Aberdeen Township, Lot 12, Con. 4.—A new road 50 rods in length was cut around a side hill, graded, 40 rods surfaced with earth, one wooden culvert placed, a cut of 100 yards and a fill of 80 yards of earth made. The Poplar Dale Road northerly, across lot 2, Con. 5, was improved one mile by grading and gravelling $\frac{3}{4}$ of a mile, and making an earth fill of 200 cu. yds. The road on lots 11 and 12, Cons. 2 and 3, was improved by grading and gravelling $\frac{1}{2}$ a mile.

Aberdeen (Additional) Township, Rock and Gordon Lake Road.—From Lot 1 west on Con. 3, one mile of old road was improved by under-brushing 60 rods; grading $\frac{1}{2}$ a mile, gravelling 110 rods and putting in 6 wooden culverts.

Allan (Unorganized part).—The road on Con. 10, lot 5, was improved by making a rock cut of 150 yds., covering it with clay and gravel and building 100 ft. of guard rail.

Road 1, Con. 4, Lots 7, 8 and 12.—Improvements on this were made by grading and gravelling 100 rods.

Assiginack Township Road.—Between Lots 6 and 7 across Con. 16 was improved by grading and gravelling 50 rods and placing 1 cedar culvert. Lot 32 to 35, Con. 1 was improved by gravelling 84 rods. Fossil's Hill, Main Road, was improved by gravelling 232 rods and cleaning out 30 rods of old ditch.

Aubrey Township, Lot 5, 6, and 7, Con. 3.—One and a half miles of old road were improved by being under-brushed and graded, 400 yards of corduroy were covered with brush and clay, and 4 fills made, from 3 ft. to 6 ft. high, connecting bridges. A new road $1\frac{1}{4}$ miles in length was cleared, stumped, grubbed, graded, ditched and crowned with clay, 8 wooden culverts were put in and 2 off-take ditches dug last winter. This work was much appreciated by the settlers.

Aweres Township Roads.—The Trout Lake Road was improved $1\frac{1}{4}$ miles by removing stones and boulders, filling holes and ruts, trimming up and widening hill grades by hand, cleaning and deepening ditches, placing 3 wooden culverts and making a fill of 4 yards of earth. From Island Lake Road to Island Lake Siding a new road, 180 rods in length, was opened up through a green hardwood bush, by clearing, stumping and grubbing 70 rods, grading 180 rods, and making a fill of 200 yards with sawdust and slabs from the sawmill.

Awrey Township Roads.—The road across lots 1 and 2, Con. 1, was graded and ditched a distance of 1 mile, and 4 wooden culverts were built.

Baldwin Township Roads.—Espanola Station Road, north between Lots 7 and 8 across Cons. 3 and 4 was improved by side-brushing and grading 22 rods, building 1 cedar culvert and opening up 144 rods of new road by clearing, stumping and grading same. Espanola Station east between Cons. 1 and 2 across Lot 7, 150 rods of old road were improved by side-brushing 100 rods and grading 150 rods.

Balfour Township Roads.—On this road across Con. 6, lots 8 and 9, 1 mile and 40 rods of new road were opened up by being cleared, stumped and grubbed 40 ft. wide. Lacelle Road, between lots 4 and 5 across Con. 4, was improved by clearing, grading and ditching $\frac{1}{4}$ mile.

Barrie Island Township.—The 10th sideroad was improved by grading 1 mile 67 rods, and gravelling 271 rods.

Bleazard Township.—The road between lots 9 and 8 across Con. 1 was improved by grading $\frac{1}{2}$ a mile.

Bidwell Township Roads.—The 10th sideroad from Green Bay to Somervilles was improved by grading 130 rods and crowning 93 rods with gravel. The Rock-

ville Road from Wood's north between lots 24 and 25, 72 rods were graded and 1 rock culvert built. The Howland townline south from Stringer's corners between lots 4 and 5, was crowned with gravel for a distance of 117 rods. The road from Norton's to Bridges' School, between lots 1 and 2, was crowned with gravel for a distance of 100 rods.

Billings Township Roads.—The road between lots 20 and 21, across Cons. 8 to 12, was graded and crowned with gravel for a distance of $1\frac{1}{4}$ miles. The Kagawong to Providence Bay Road was improved by grading $\frac{1}{2}$ a mile. On the 20th sideroad, from Cons. 10 to 14, 800 rods were graded and 75 rods crowned with gravel. The Billings and Bidwell townline, Rockville Road, Con. 1 to Newby's, was improved by opening a new section of road, by clearing, stumping, grading and crowning 50 rods. About 20 rods of old road were repaired by crowning with gravel. The road on lot 26 and 27, Con. 8 west of the 25th sideroad was improved by grading and crowning 54 rods.

Bright Township Roads.—In this township, Con. 5, west boundary of Bright Road was improved by crowning 1 mile and 30 rods, putting in 2 wooden culverts. On the Gladstone and Bright boundary line, across lots 2 to 5, 1 mile 30 rods were crowned with gravel and 2 wooden culverts built.

Broder Township Roads.—The road on lot 12, Cons. 4 and 5 was opened up by stumping and grubbing 1 mile, ditching $\frac{1}{2}$ a mile and putting in 3 wooden culverts. A new road $\frac{1}{2}$ a mile in length was opened up on Con. 5, lot 12, by stumping, grubbing, grading and ditching. The Pilon Road was improved for a distance of 1 mile by stumping and ditching 80 rods, grading $\frac{1}{2}$ a mile and putting in 1 wooden culvert. The Broder Road was opened up by clearing and underbrushing $\frac{1}{2}$ a mile. The road on lot 7, Con. 2 was opened up by stumping, and grubbing 1 mile, ditching 80 rods, building 2 wooden culverts and erecting 1 wooden bridge.

Burpee Township Roads.—Between Cons. 6 and 7, 96 rods of old road were crowned with gravel. On the Burpee and Mills townline south of the Indian Reserve, 100 rods of old road were graded and 80 rods crowned with gravel. From lots 22 to 25, Con. 8, 140 rods were crowned with gravel. Between lots 33 and 34, 100 rods of new road were graded and 68 rods crowned with gravel. The Elizabeth Bay Road, lots 11, 12, and 13, Con. 10, was improved by grading 110 rods of old road and crowning 84 rods of same. On Con. 6, lots 31 to 32, 60 rods of old road were graded and 72 rods crowned with gravel. The Burpee Con. 8 South Main Road was improved by grading 80 rods and crowning 52 rods with gravel. The 30th sideroad, Con. 6, was improved by clearing 60 rods, grading $\frac{1}{2}$ a mile and building 1 cedar culvert. On the Elizabeth Bay Main Road, lots 1 to 13, 3 miles of old road were improved by clearing 40 rods, grading 3 miles, crowning 90 rods with gravel, building 3 and repairing 1 cedar culvert.

Campbell Township Roads.—The 12th Con., 15th to 20th sideroad. On this road 74 rods were graded, 94 rods crowned with gravel and 1 rock culvert built. On the 25th sideroad from Con. 10 to Long Bay, lots 25 and 26, was improved by grading 1 mile 50 rods, crowning 260 rods with gravel and putting in 1 stone and 1 cedar culvert. The road across lots 11 to 20, Red Church west to the 20th sideroad was improved by grading 20 rods and crowning 92 rods with gravel. The 10th sideroad Con. 20 to Con. 25 was improved by crowning 72 rods with gravel. The road from Long Bay School to Perivale was gravelled for a distance of 165 rods, and a stone fill of 10 yds. made. The 10th Con. from the townline west was improved by grading and crowning 172 rods.

Capreol Township Roads.—This road on the 5th Con., lots 8 and 9, was improved by clearing, under-brushing, ditching and grading 1 mile 40 rods, and building 2 wooden culverts. The road on lots 10 and 11 from Hanmer Village to Capreol Junction was improved by grading $\frac{1}{2}$ mile, and building 1 concrete and 1 wooden culvert.

Carnarvon Township, Cons. 5 and 6.—The road on lots 12 and 13 was improved by grading 70 rods, crowning 60 rods and building 2 tile culverts.

Cobden Township, Old North Line Road.—The work in this township consisted of clearing and under-brushing 60 rods, stumping and grubbing 50 rods, grading $\frac{1}{2}$ a mile and ditching 100 rods.

Cockburn Island Roads.—The road on lot 15, from 9th to 11th Cons. was improved by grading and gravelling 34 rods, crowning 134 rods with gravel and repairing 1 wooden culvert.

Conmee Township Roads.—One-half mile of old road was improved across lots 4 and 5, Con. 5, by stumping $\frac{1}{2}$ a mile, crowning 80 rods, ditching 80 rods and building 5 wooden culverts. A new road 80 rods in length on lot 1, Con. 4, was opened up by clearing and under-brushing, stumping, grubbing, grading and crowning 80 rods, and building 3 wooden culverts. On the Blind Line, Con. 1, 100 rods of new road were cleared, stumped and grubbed, 4 wooden culverts built and a rock fill of 15 rods long 12 ft. wide made.

Crook's Township, Cons. 4 and 5.—One and one-quarter miles of old road was improved across the north-west part of Section 2, by gravelling 80 rods and grading and crowning a mile with earth.

Day Township Roads.—In this township the Dayton and Day Mills Road was under-brushed, graded and crowned for a distance of 200 rods.

Dawson Road Township.—On the Finmark to Dawson Road, lot 54, Con. B., 1 mile of new road was opened up by clearing, stumping, and grubbing, erecting 3 wooden culverts, covering corduroy with clay, and removing 50 yds. of earth. This made a good passable road.

Dill Township Roads.—The boundary between Dill and Broder across Con. 5 was improved by stumping and grubbing 120 rods, ditching a mile and building 8 wooden culverts. The road from lots 9 to 12 was improved by grading $1\frac{1}{2}$ miles, ditching 1 mile and putting in 3 wooden culverts.

Dorion Township Roads.—In this township the road on lots 12 and 13, Cons. 3 and 4, was cleared, graded and crowned for a distance of 1 mile. A hill $\frac{1}{2}$ mile in length was cut down, on lot 14, Con. 2. The road on Cons. 4, 5 and 6, lots 7 and 8, was crowned for a distance of 1 mile. This greatly improved the road. The road from lots 10 to 14, Con. 5, was graded and crowned for a distance of $\frac{3}{4}$ of a mile. On Con. 6, lots 13 and 14, general repairs were made by filling in approaches, 2 rods on each side and grading up to them. Two wooden culverts were constructed. One-half mile of old road was improved by grading and crowning with earth and building 7 cedar culverts.

Dowling Township Roads.—A new road was opened up by stumping and grubbing 58 rods, grading and ditching 30 rods and building 1 wooden culvert. This work was very well done. On the Balfour-Dowling Road, Cons. 3 and 4, lots 2 to 11, 2 miles were graded, 40 rods ditched and 2 wooden culverts built.

Drury Township Roads.—On the road between lots 1 and 2, Con. 6, $\frac{1}{2}$ a mile was graded and 100 rods of ditch opened up.

Dryden Township Roads.—The road on Con. 6 was improved by grading and ditching $\frac{1}{2}$ a mile, and building 3 wooden culverts.

Falconbridge Township Roads.—Eighty rods of old road were improved by grading and ditching, and 3 wooden culverts built.

Fairbank Township Roads.—A road 180 rods in length was improved by grading 180 rods, ditching 80 rods and building 7 wooden culverts.

Fenwick Township Roads.—A new road $\frac{3}{4}$ of a mile in length was chopped out through a bush and made passable by clearing, stumping, grubbing and grading. An earth fill of 30 yds. was made and 2 wooden culverts built. In addition to this 1 mile of old road was graded, widened and straightened. The Fenwick Road, north-east of section 14 was improved by ditching 100 rods, covering corduroy with material from ditches, making an earth fill of 79 yds. and building 3 wooden culverts.

Galbraith Township Roads.—The road along lot 11, Con. 2, was opened up by clearing, stumping and grading 30 rods, ditching 60 rods, making an earth cut of 150 yds. and an earth fill of 200 yds. The Broad Road in Dunn's Valley, Con. 2, across lot 2 was graded and ditched for a distance of 140 rods.

Gillies Township Roads.—On Con. 5, lot 11, 80 rods of old road were improved by brushing and grading same, crowning 20 rods with gravel, building 2 wooden culverts and repairing 1 wooden bridge. On the townline of Gillies and O'Connor, 80 rods were brushed on each side of the road, 100 rods crowned with gravel, a creek cleaned out for a distance of 5 rods and a new railing erected on bridge. On the road between lots 8 and 11, Con. 2, 1 mile of old road was improved by stumping, grubbing, grading and crowning and building 3 plank culverts. The road from lot 1 to 11, Con. 5 was improved by side-brushing both sides of the road, 1 mile of old road was graded and crowned with earth, 40 rods gravelled and 3 cedar culverts placed. This road was greatly improved.

Gladstone Township Road.—The Gladstone and Patton boundary line was improved by grading $\frac{3}{4}$ of a mile, crowning 80 rods with earth and making a cut and fill of 110 yds. each.

Gordon and Allan Municipality Roads.—The road on Con. 10, lots 29 and 30, was improved by under-brushing 30 rods, gravelling 82 rods and putting in 2 cedar culverts. The Gore Bay to Hope's Hill Road was graded and surfaced with gravel for $\frac{1}{2}$ a mile. Two hundred rods of old road on lots 9 to 13, Con. 8 were graded, 180 rods crowned and 1 Pedlar culvert placed on concrete ends. The Government Road on lots 10 and 12 was improved by grading 100 rods, and crowning 80 rods with earth; 176 rods of old road between lots 3 and 4 from Con. 10 to 14 were crowned with gravel. The road on Con. 4, lots 22 and 23 was improved by crowning 70 rods and ditching 50 rods. On Con. 7, lots 12 to 14, 2 miles were graded and 104 rods crowned with gravel. The Wiggins Road, lots 9 and 10 was cleared for a distance of $\frac{1}{2}$ a mile and 70 rods crowned with earth.

Gordon and Mills Townships.—In these townships, the Poplar to Gore Bay Main Road was improved by side-brushing $\frac{3}{4}$ of a mile, grading 128 rods, and crowning same with gravel.

Gorham Township Roads.—In this township the road across lots 14 to 17, Con. 5 was improved a distance of 1 mile by gravelling and ditching. The townline of Gorham and McIntyre was crowned with gravel for a distance of 2 miles and 5 wooden culverts built. The Gorham and Ware boundary road was greatly improved by grading and gravelling 100 rods, ditching 1 mile 280 rods, removing a quantity of rock and building 1 wooden culvert. The road from lots 10 to 13, across Con. 2, was stumped and crowned for a distance of $\frac{3}{4}$ of a mile, and 5 cedar and 6 stone culverts constructed. This work was very well

done. A new road, on lot 78, 100 rods in length was opened up by clearing, stumping, grading, gravelling, ditching and building 2 cedar culverts. The Gorham and Ware townline, Cons. 6 to 8, was improved by grading and gravelling $\frac{3}{4}$ of a mile, ditching 1 mile, and building 4 wooden culverts.

Hagar Township Roads.—On the Verner Lake Road, 2 miles of old road were improved by grading and building 1 cedar culvert. One mile of new road across Con. 1 between lots 12 and 13 was opened up, by stumping, grubbing and grading, constructing 9 wooden culverts and making an earth fill of 50 yds. One-half mile from lots 11 to 15, Con. 5 and 6 was graded and ditched and 5 wooden culverts put in. The road across lots 9 and 10, Con. 5, was graded, $\frac{1}{2}$ a mile stumped and ditched, and 5 wooden culverts built. The road between lots 12 and 13, Cons. 1 and 2 was improved by grading $1\frac{3}{4}$ miles, stumping and grubbing $\frac{3}{4}$ of a mile, ditching $3\frac{1}{2}$ miles, building 8 wooden culverts and constructing 2 wooden bridges. A new road $\frac{3}{4}$ of a mile in length was opened by stumping and grubbing $\frac{3}{4}$ of a mile, ditching 40 rods and building 1 wooden culvert. The road across Con. 4, between lots 7 and 8, was stumped, grubbed, graded and ditched for a distance of 60 rods and 1 wooden bridge erected. The road across lots 13 and 14, Cons. 1 and 2, was graded and ditched for a distance of 1 mile and 1 wooden culvert built. One-half mile of old road across Cons. 5 and 6 was improved by stumping, grubbing and ditching $\frac{1}{2}$ a mile, grading 40 rods and building 2 wooden culverts. One mile of old road was graded, crossing lots 12 to 15, Con. 5. Corduroy $\frac{1}{2}$ a mile in length was put in and 1 wooden and 1 stone culvert built. This work was carefully done. On the road from lots 7 to 10, Con. 5, 1 mile of old road was ditched, $\frac{1}{2}$ a mile graded and 2 wooden culverts built. One-half mile of old road across Con. 2, lot 2, was improved by ditching $\frac{1}{2}$ a mile, grading 100 rods and putting in 4 wooden culverts.

Hallam Township Roads.—Commencing at Con. 1, between lots 1 and 2, $\frac{1}{2}$ a mile of old road was improved by under-brushing 40 rods, grading $\frac{1}{2}$ a mile, removing stone from road-bed, constructing 1 wooden culvert, making a cut of 900 yds. and an earth fill of 600 yds. This work was well done. On Con. 1, lots 7 to 8, $\frac{1}{2}$ a mile of old road was improved by stumping and grubbing 20 rods, grading $\frac{1}{2}$ a mile and ditching 80 rods.

Hartman Township Roads.—The work in this township commenced on lot 4, Con. 2, and general repairs were made over $\frac{1}{2}$ a mile of old road by ditching one quarter of a mile and gravelling same, building 1 wooden culvert and constructing an off-take ditch. This work was particularly well done and leaves the road in first-class condition.

Hilton Township Roads.—One-half mile of road from lots 20 to 21, was improved by stumping and grubbing 84 rods, and crowning 140 rods with gravel.

Howland Township Roads.—Moses Barnett's Hill on townline. Fifteen rods of old road were improved by making a fill of 110 yds. of rock and 30 yds. of clay, and blasting out a large rock at top of said hill.

Jaffray Township Roads.—A diversion was made around a swamp, on lots 12 and 13, by clearing, stumping, grubbing and ditching $\frac{1}{4}$ of a mile, surfacing the same with gravel and building 2 wooden culverts.

Jocelyn Township Roads.—Between lots 5 and 6, 175 rods were graded, a cut of 75 yds. and an earth fill of 100 yds. made. The road on the 5th sideroad and "P" line was improved by grading and gravelling 20 rods, ditching 15 rods, building 1 stone culvert, making a cut of 250 yds. and an earth fill of 200 yds.

Johnson Township Roads.—Across Con. 2, lot 3, Portlock and Gordon Lake Road, 150 rods were gravelled, 80 rods ditched and a fill of 200 yds. made. On the Desbarats Lake Road, lot 15, 2 miles of road were graded and 55 rods crowned with gravel. On Con. 6, lots 5 and 4, a clay hill was cut down, a fill of 500 yds. made, 60 rods graded and 80 rods crowned with gravel. On Cuthbertson Location east from Pratt's Corners, $\frac{1}{2}$ a mile was improved by stumping and grubbing same, grading 60 rods, ditching 20 rods, and building 2 wooden culverts. One hundred rods of new road were opened up by clearing, stumping and grubbing, 40 rods were gravelled, a quantity of stone removed and 30 rods of Con. 3, lot 1, old road graded on Torrance Road.

Laird and McDonald Road, Section 4.—On this road 1 mile 65 rods were crowned with gravel, greatly improving the road.

Lefroy Township Roads.—The road on sections 14 and 15 was improved by gravelling 175 rods and building 1 wooden culvert. On the Hopper sideroad, sections 21 and 22, 180 rods were crowned with gravel.

Lorne Township Roads.—On lot 9, Cons. 3 and 4, 100 rods were graded, 70 rods crowned with earth and 1 wooden culvert repaired.

Louise Township Roads.—On the Rat Lake Road between lots 2 and 3, Cons. 5 and 6, 1 mile was graded, a stone fill of 50 yds. made and 1 wooden culvert built. Forty-eight rods of new road was also opened up by clearing, stumping, grubbing and grading.

Lumsden Township Roads.—One mile and 40 rods of old road between lots 4 and 5, across Con. 1 were improved by grading, 100 rods were ditched and 1 wooden bridge built. One mile 40 rods of old road were graded across lots 1 to 7. On Lumsden boundary, Con. 1, lots 1 and 2, 75 rods were graded, 150 rods ditched and 2 wooden culverts built.

Marks Township Roads.—Across lots 4, Cons. 5 and 6, from Nolan to Mark's township, $1\frac{1}{2}$ miles of old road were improved by grading, crowning and putting in 2 wooden culverts. On the 5th sideline, 80 rods were ditched. Improvements were made on Morgan sideroad, lot 8, Con. 5, by repairing 4 miles of ditch, grading and crowning $\frac{1}{2}$ a mile and building 2 wooden culverts. Two miles of new road were opened up on Con. 4, lots 9 to 12, by clearing, stumping and grubbing same, building 6 wooden culverts and making a passable road around a hill by a side-hill cut of 40 rods. The road at lot 8, ending at Mark's townline was improved by ditching 70 rods, filling 2 miles of wagon ruts and repairing 1 bridge. The road on lot 9, Con. 5, was improved by stumping, grubbing and grading 80 rods, building 4 wooden culverts. Lot 9, Con. 2, $\frac{1}{2}$ a mile of old road was graded and surfaced with earth and 3 wooden culverts built. This work was very well done. On the 6th sideline, Con. 1, 80 rods were graded and crowned with gravel and 1 wooden culvert put in. On the townline of Lybster and Marks, lots 2 and 3, 2 miles of old road were improved by grading and gravelling same, putting in 7 wooden culverts and making a fill of 10 rods. The road between lots 4 and 5 was graded and gravelled for a distance of $\frac{1}{2}$ a mile, and 5 wooden culverts built. The townline of O'Connor township, lot 3, Con. 6, was improved by grading and gravelling 80 rods and constructing 4 wooden culverts. The work in this township was all very well done.

May Township Roads.—The Spanish River Crossing to Lee Valley Road was improved by grading and gravelling 170 rods and opening 40 rods of ditch. The road on Con. 4, lot 8, was improved by under-brushing 60 rods, stumping, grubbing and grading $\frac{1}{2}$ a mile, making a cut of 75 yds. and a fill of 75 yds. The townline

between lots 8 and 9 was graded for a distance of 110 rods, $\frac{3}{4}$ of a mile crowned with gravel and 1 wooden culvert put in.

McDonald Township Roads.—The Sylvan Valley and Echo Bay Road, section 16, was improved by gravelling 200 rods, ditching 20 rods and building 1 wooden culvert. On Crook's Road, between sections 35 and 36, 1 mile was graded, 75 rods crowned, 200 rods ditched, and 1 wooden bridge built by using part of the material out of old bridge which was taken down.

McIntyre Township Roads.—On the townline of McIntyre and Paipoonge, ending at the 4th Con., 2 miles of old road were improved by under-brushing, grading and crowning, building 3 wooden culverts and covering $\frac{1}{2}$ mile of corduroy with gravel. This work was excellent.

Mellick Township Roads.—One and a half miles of old road were improved by grading and gravelling, reducing the grade on three large hills, placing 3 wooden and iron culverts and making general repairs over the whole distance. This work was exceedingly well done.

Merritt Township Roads.—The Black Creek Road was improved by side-brushing 150 rods and building 1 cedar culvert. The road on Cons. 2, 3 and 4, lots 9 to 11, was graded for a distance of 156 rods, crowned with gravel 156 rods, ditched 80 rods and 1 cedar culvert repaired. A new road was also opened up by grading 9 rods and building 1 cedar culvert. The road on Con. 5, between lots 4 and 5, and east to the Trunk Road, was improved by making a fill of some 90 feet, laying 136 feet of corduroy and constructing 1 wooden culvert. One and a half miles of new road were also opened up by clearing, stumping and grubbing.

Mills Township Roads.—The 10th sideroad, Cons. 7 to 8, was improved by grading 400 rods and crowning 168 rods with gravel. On Con. 6, north, on the 10th sideroad, Mills sideroad west to townline was gravelled for a distance of 70 rods, 1 cedar culvert built and a clay fill of 57 yds. made. On lots 20 and 21, Con. 6, 72 rods of new road were opened up by clearing, stumping, grubbing, grading and gravelling, and 21 rods of old road were crowned with earth.

Morgan Township Roads.—On Con. 1, lot 2, 1 mile of old road was improved by stumping and grubbing $\frac{1}{2}$ a mile, grading 40 rods, ditching 1 mile, and building 8 wooden culverts. A new road on the boundary between Morgan and Balfour was opened up by stumping and grubbing 180 rods, ditching $1\frac{1}{4}$ miles and building 1 wooden culvert. In addition $\frac{3}{4}$ of a mile of old road was repaired by stumping 120 rods, ditching $\frac{3}{4}$ of a mile and building 2 wooden culverts.

Mutrie Township Roads.—Two miles of old road were repaired by stumping $\frac{1}{2}$ a mile, crowning 2 miles with gravel and clay, building 6 wooden culverts, repairing 2 wooden bridges, making a clay fill of 200 yds., also a cut of 200 yds. and removing a quantity of boulders from hills. The settlers were greatly pleased with this work as it was badly needed.

Nairn Township Roads.—On Cons. 4 and 5, lots 1 to 4, 50 rods were under-brushed 1 mile, 56 rods graded, 40 rods gravelled, 12 rods ditched and an earth fill of 44 yds. made.

Neelon Township Roads.—The Quesnel Road, lots 7, 8 and 9, was improved by grading $1\frac{1}{2}$ miles, ditching 80 rods, and building 2 wooden culverts.

Nipigon Township Roads.—On Con. 4, lots 6 to 13, a new road was opened up by clearing 2 miles and stumping and grubbing for a distance of a mile.

Oliver-McIntyre Township Road.—The townline between Oliver and McIntyre, from Cons. 4 to 6, was improved by clearing, gravelling and ditching 1 mile and building 1 cedar culvert.

Paipoonge Township Roads.—On the 15th sideline, Cons. 4 and 5, $1\frac{1}{4}$ miles of old road were improved by grading and crowning same, $\frac{1}{2}$ a mile was gravelled and 100 yds. of earth removed from hill. This work was very well done and greatly improved the road.

Parkinson Township Roads.—The Mississauga Road running south was improved by grading 90 rods, gravelling 40 rods, ditching 30 rods and building 3 wooden culverts.

Patton Township Roads.—Across lots 10 and 11, Cons. 3 and 4. One mile of this road was graded, $\frac{3}{4}$ of a mile gravelled and 2 wooden culverts put in.

Pearson Township Roads.—On Con. 4, lots 5 to 16, $\frac{1}{2}$ a mile of old road was graded and crowned, 1 wooden culvert built and 1 wooden bridge erected. A new road between lots 8 and 9, Con. 3, was opened up by clearing 80 rods and building 1 wooden culvert. On Con. 2, lots 8 to 14, 80 rods of old road were stumped, grubbed and crowned and 1 wooden culvert put in. One mile of old road on Con. 3, lots 3 to 5, was improved by grading, crowning with earth and building 3 wooden and 1 stone culvert. On the 13th sideline, 40 rods were graded and crowned with earth and 1 wooden culvert put in.

Pellatt Township Roads.—The Keewatin and Pellatt Road was greatly improved by repairing 4 washouts, caused by high water in the Winnipeg river during the summer of 1916, 1 mile was crowned with gravel and broken stone and 1 wooden bridge repaired. This work was exceedingly well done and greatly appreciated by the settlers.

Plummer Additional Township Roads.—Commencing at lot 7, running through lots 6, 5, 4, 3 and 2, 1 mile was gravelled, 1 wooden culvert built and an earth fill of 40 yds. made. The Cuthbertson Road north from the C.P.R. track to Con. 7 was graded for a distance of 45 rods, 30 rods crowned with gravel, 20 rods ditched and 2 wooden culverts put in. A new road was also opened up by stumping and grubbing 40 rods.

Plummer Township Roads.—The road from the steel bridge to Passmore's house was improved by grading, gravelling and ditching 20 rods and making a cut of 80 yds. The Plummer and Rose, Maguire Road, through sections 17 and 18, was under-brushed for a distance of 100 rods, $1\frac{1}{2}$ miles were graded, 3 wooden culverts placed and an earth fill of 16 yds. made. On Con. 6, lot 12, 40 rods were under-brushed, 30 rods graded, 20 rods crowned with gravel, 50 rods ditched, and 1 wooden culvert built. A bad hill was also cut down and the roadway opened.

Robinson Township Roads.—The road from the townline west was improved by gravelling 168 rods and building 2 tile culverts. General repairs were made by crowning 18 rods with earth, removing 75 rods of corduroy, and making 3 fills, 60 rods each, of stone clay and gravel. On the 12th Con. west, lots 20 and 21, $2\frac{3}{4}$ miles were graded and 150 rods crowned with gravel. A new road, Silver Lake to Meldrum Bay, was opened up for a distance of 190 rods by grading and gravelling same. The old road was also improved by grading 380 rods.

Salter Township Roads.—The Salter townline from Birch Lake to Massey was graded for a distance of $\frac{1}{2}$ a mile, 250 rods were gravelled and 2 wooden culverts built.

Sandfield Township Roads.—The road between Cons. 7 and 9, lots 27 and 28 (Big Lake Main Bush Road), was improved by clearing and under-brushing 150 rods and crowning 70 rods with gravel. On Con. 10, lots 9 and 10, 106 rods were gravelled and a stone fill of 30 yds. made. The road on Con. 7, lots 22 and 23, was improved by the construction of a rock culvert, and the making of a fill of 200

yds. of stone, clay and gravel. One hundred and thirty-five rods were cleared and 50 rods crowned with gravel on Con. 2, west to Rockhill.

Scoble Township Roads.—One half mile of old road was stumped and grubbed on Con. 2, lots 2 and 3. On the Oliver Lake Road, Con. 5, lots 3 to 6, 80 rods were stumped, grubbed and ditched and 40 rods of corduroy laid. The line between lots 10 and 11, Con. 2, was improved by grading and crowning $\frac{1}{2}$ a mile and putting in 1 wooden culvert. A new road was opened up on the sideline between lots 4 and 5, Con. 1, by clearing, under-brushing, stumping and grubbing 40 rods. This made a very good wagon road. The townline between Scoble and Gillies, Con. 3, lot 12, was improved for a distance of $1\frac{3}{4}$ miles by grading and crowning same.

Shakespeare Township Road.—On the Shakespeare Centre Line, Con. 3 and 4, lot 7, 1 mile of old road was improved by grading, 16 rods were gravelled, and a cut of 600 yds. and an earth fill of 800 yds. made.

Sheddon Township Road.—This road is through the Village of Budge's Landing and was improved by grading $\frac{3}{4}$ of a mile, crowning $\frac{1}{2}$ a mile and building 3 wooden culverts.

Sheguiandah Township Roads.—The road on Con. 10, from the schoolhouse, lots 19 and 20, was improved by gravelling 80 rods and making a stone fill of 30 yds. A rock cut of 165 yds. was made on the top of a hill and filled in at the bottom. Also a clay and gravel fill of 35 yds. was made on Dunlop's Hill, Con. 12, lot 30. The road from the 10th Con. south on the 15th sideroad was improved by grading 200 rods and crowning 70 rods with gravel.

Sterling Township Roads.—In this township a new road was opened up on Cons. 1 and 2, lot 5, $1\frac{1}{4}$ miles in length, by clearing, under-brushing, stumping and grubbing same.

St. Joseph Township Roads.—The Road on "C" line from Rowatt's Hill to "A" line was improved by grading 60 rods, gravelling 30 rods and making a fill of 28 rods. On the 10th sideroad, lot 10, 50 rods were stumped and grubbed, 45 rods graded and 1 wooden culvert built. On St. Joseph Blind Line, 10th Con., 130 rods were crowned with gravel. The road on "A" line, St. Joseph, was crowned with gravel for a distance of 80 rods. The road on Con. 20, between "S", "T" and "L" was gravelled for a distance of 90 rods. The "G" line on Allan's Hill was gravelled for a distance of 30 rods.

Strange Township Roads.—On lots 4 to 9, Con. 3, 40 rods of old road were graded and ditched and 1 wooden culvert built. On the sideline between lots 4 and 5, Con. 4, $\frac{1}{4}$ of a mile of new road was opened up by clearing, under-brushing, stumping, grubbing and ditching 80 rods, grading 30 rods and putting in 3 cedar culverts. The North Branch Road was improved by the building of 2 wooden culverts, cutting down a hill, filling in a ravine, and removing 500 yds. of earth. The road from Silver Mountain to Wolfe Siding, lot 8, Cons. 2 and 3, was improved by building 3 wooden culverts, ditching 80 rods, laying 5 rods of corduroy and filling wagon ruts.

Striker Township Roads.—In this township on Cons. 2 and 3, lot 9, $\frac{3}{4}$ of a mile of old road was graded, 80 rods ditched, 2 wooden culverts put in, 200 yds. of corduroy laid, a fill of 500 yds. made, and a quantity of stone removed from road-bed.

Tarbutt Township Roads.—The boundary between Tarbutt and Johnson, Con. 2, lot 1, was improved by gravelling 75 rods, ditching 30 rods, cutting down a clay hill and removing a large quantity of stone from road-bed. A new road, running south between lots 4 and 5, was opened up by under-brushing and stump-

ing 300 rods, grading 270 rods, ditching 20 rods, building 4 wooden culverts and removing stone from the road-bed.

Tarentorus Township Roads.—General repairs were made on the Trout Lake Road by chopping out, levelling and slightly grading 55 rods, removing boulders from same and making a fill of 32 yds. A new road was also opened up by clearing 130 rods, stumping 45 rods, grading 24 rods, building 2 wooden culverts, laying $1\frac{1}{2}$ rods of corduroy, and making a fill of 42 yds. This new road was to avoid 3 very bad hills and a number of swampy holes.

Tehkummah Township Roads.—The road on lots 10 and 11, south of Con. 13 (South Bay Mouth to Green's Bay), was improved by gravelling 44 rods and making a clay and gravel fill of 30 yds. On the 15th sideroad a new road was opened up by stumping and grading 168 rods, crowning 40 rods with earth, and building 2 cedar culverts. On Con. 6, west of the 5th sideroad, 70 rods were crowned with gravel. A new road was opened up on Con. 6 from "A" and "B" to 10th sideroad by stumping 50 rods, gravelling 20 rods, building 1 cedar culvert and making a fill of 50 yds. of stone, clay and gravel. The Government Road from the 5th sideroad to Myland's, was improved by grading 135 rods, and crowning 186 rods with gravel. On the 10th sideroad, Range "B" to 8th Con., 268 rods were gravelled, a stone fill of 50 yds. and a clay fill of 77 yds. made. A new road on Con. 8, lots 3 and 4 (Slash Settlement Road), was opened up by grading 60 rods, and crowning 70 rods with gravel.

Thessalon Township Roads.—The road between sections 34 and 35, north from School, was improved by grading 200 rods, gravelling and ditching 30 rods, and building 4 wooden culverts.

Thompson Township Roads.—This road, east on section 16, was improved by under-brushing 60 rods, stumping and grubbing 30 rods, ditching 20 rods, and grading and crowning 40 rods with gravel.

Van Horne Township Roads.—The road on Con. 3, lots 4, 5, 6 and 7, was opened up by clearing, under-brushing, stumping, grubbing, grading and gravelling $1\frac{1}{2}$ miles, building 1 wooden bridge, putting in 6 wooden culverts, laying 150 yds. of corduroy and covering same with gravel.

Vankoughnet Township Roads.—The Kerr Road was improved by grading and ditching $\frac{1}{2}$ a mile, building 1 wooden culvert, making an earth fill of 147 yds. over a culvert and a sand fill of 2,143 yds. through a marsh 1 mile 25 rods long. The Bellevue Station and Loading Platform Road was improved by clearing, stumping, grubbing and grading 120 rods, gravelling 60 yds., building 2 wooden culverts, making an earth fill of 18 yds. and a cut of 518 yds. A new road was opened up by clearing, under-brushing, stumping, grubbing and grading 27 rods. The Bellevue Station Road Improvements—General repairs were made to this road by grading and side-brushing 190 rods, removing boulders from same, grading $\frac{1}{2}$ a mile, gravelling 90 rods, building 1 wooden culvert where old bridge was taken out, constructing 1 wooden bridge, and making a fill of 543 yds. and a cut of 426 yds.

Victoria Township Roads.—The road between sections 17 and 18 was graded for a distance of 1 mile, $\frac{1}{2}$ a mile was crowned with gravel, 1 wooden culvert put in, and an earth fill of 200 yds. made. Section 10, Sugar Lake to Cedar Lake Road, 1 mile was under-brushed, 40 rods graded, 145 rods ditched, 80 yds. of corduroy laid, and an earth fill of 100 yds. made. The road running between sections 19 and 20, northerly, was graded for a distance of $\frac{3}{4}$ of a mile, 80 rods were crowned with gravel and 200 rods of ditch opened up. This was a difficult road to ditch as considerable blasting was necessary to remove the rock.

Wainwright Township Roads.—On lots 5 and 6, 1 mile of old road was improved by clearing, stumping and gravelling. The grade on two large hills was also reduced considerably. One mile of new road was opened up by grading, gravelling and ditching, building 3 small bridges, laying 300 yds. of corduroy and covering same with clay and gravel.

Ware Township Roads.—The Kamistiquia Road ending at lot 13, Cons. 3 and 4, was improved by grading and crowning with earth for a distance of 1 mile. Also making side-hill cut and constructing 6 wooden culverts. The townline between Gorham and Ware was improved by grading, gravelling and ditching $2\frac{1}{4}$ miles and building 2 cedar culverts.

Waters Township Roads.—The road on division 7, between lots 7 and 8, Cons. 3 and 4, was improved by grading 3 miles, ditching 70 rods and building 1 wooden culvert. Two miles of old road between divisions 1 and 2 were improved by stumping and grubbing, ditching a mile and building 2 wooden culverts. On division 5, 1 wooden bridge was constructed and 80 rods of ditch opened up.

Wells Township Roads.—On Con. 3, in this township, 1 mile 180 rods were under-brushed, 50 rods crowned with gravel, a fill of 150 yds. made and a quantity of stone removed from the road-bed for a distance of 12 rods.

Zealand Township Roads.—The road on Con. 2, lots 2, 3 and 6, was improved by stumping and grubbing 127 rods, grading, gravelling and ditching 80 rods, putting in 10 wooden culverts and erecting 4 wooden bridges. This work was much appreciated by the settlers.

BY-LAWS, NORTH DIVISION.

Alberton By-law No. "F."—Road No. 2, from the north-east corner, section 15, Crozier township, south to River Road, 1 mile of road was gravelled. Road No. 3, beginning at the north-east corner, section 16, Crozier township, thence west 2 miles. This road was improved by gravelling 60 rods. Road No. 4, from townline McIrvine township to Indian Reserve was improved by gravelling 250 rods. Road No. 7, from the north-east corner section 4, Crozier township, west, 170 rods were gravelled. Road No. 8, from the south-east corner section 28, Crozier township, north, $1\frac{1}{4}$ miles of new road was opened up by clearing, stumping, grubbing and grading $1\frac{1}{4}$ miles.

Assiginack By-law No. 387.—Road No. 1, on the New England and Slash road 300 rods of old road were cleared and under-brushed and 101 rods gravelled. Road No. 2, on the Manitowaning and Squirreltown Road 250 rods were gravelled. Road No. 3, the Clover Valley Road was improved by gravelling 232 rods. Road No. 4, the road from the village of Manitowaning to Lehman's Corners was repaired by gravelling 230 rods. Road No. 5, Sucker Lake and Ten Mile Point Road—The work on this road consisted of general repairs for a distance of 5 miles. Road No. 6, from Norway's Corners west to townline was improved by gravelling 158 rods and repairing 1 cedar culvert.

Atwood By-law No. 96.—Road No. 1, a piece of new road was opened up on the west boundary Curran township by clearing, under-brushing, stumping and grubbing 100 rods. Road No. 2, on the townline between Atwood and Curran, 1 mile of new road was cleared, under-brushed, stumped and grubbed, and 100 rods graded. Road No. 3, on the line between sections 3 and 10, Curran township, 72 rods of new road was opened up by clearing, stumping and grading, and 1 cedar culvert was placed. Road No. 4, the Whitson Road, was improved by gravelling 5 rods, ditching 93 rods and placing 1 cedar culvert. On a new section of this

road $\frac{1}{4}$ of a mile of tap ditch was opened up. Road No. 5, on the road between lots 8 and 9, Atwood, and sections 1 and 2, Curran, 183 rods were graded, 150 cu. yds. of clay fill made and 1 cedar culvert built. Road No. 6, the Trunk Road east of Rainy River was improved by gravelling 70 rods and putting in 1 cedar culvert.

Balfour By-law No. 53.—Road No. 4, across Cons. 2 and 3, this road was greatly improved by grading 2 miles, building 3 wooden culverts, and opening 4 miles of ditch. Road No. 6, on the Balfour and Creighton boundary, 1 mile of old road was graded, 2 miles of ditch opened up and 2 wooden culverts built.

Billings By-law No. 234.—Road No. 2, the Kagawong and Providence Bay Road was improved by grading 76 rods, gravelling $\frac{1}{2}$ a mile, and building 1 rock culvert. Road No. 3, on the 8th Con. from Indian Reserve to the townline and on the 25th sideroad to Baillies' mill, 108 rods of old road were graded and gravelled and 1 rock culvert built. Road No. 4, on the 10th Con. from Sprout's Hill to townline, 96 rods of old road were gravelled and 1 rock culvert built. Road No. 5, the Lakeshore Road was improved by side-brushing 10 rods, grading 4 miles, gravelling 50 rods, ditching 24 rods, repairing 3 culverts and making a fill of 95 cu. yds. Road No. 6, townline from 8th Con. to Love's Corners and 12th Con. from townline to 20th sideroad. This road was greatly improved by grading 210 rods, gravelling 110 rods and building 1 rock culvert. Road No. 7, on the 20th sideroad from the 8th to the 14th Cons, 106 rods were gravelled and 1 wooden bridge repaired by covering with 4-in. cedar plank. Road No. 8, from No. 1 School north through Kagawong. This road was improved by grading 2 miles, gravelling 36 rods, ditching 20 rods, and repairing 2 wooden culverts. Road No. 9, on the road from Kagawong Village east, an earth and gravel fill of 75 cu. yds. was made, 40 rods of ditch cleaned out, and 1 wooden bridge repaired by covering with 4-in. cedar plank.

Bleazard By-law No. 78.—Road No. 1, lots 11 and 12, Cons. 5 and 6, 1 mile of road was graded greatly improving same. Road No. 2, on the road between Cons. 5 and 6, lots 1 to 3, $1\frac{1}{4}$ miles were graded and ditched. Road No. 3, between Cons. 4 and 5, lots 7 and 8, 1 mile of old road was graded and $1\frac{1}{4}$ miles ditched.

Blue By-law No. 30.—Road No. 7, on the line between sections 17 and 20, 53 rods of tap-ditch were opened up.

Burpee By-law No. 75.—Road No. 1, the 5th sideroad across Cons. 8 and 9 was greatly improved by gravelling 156 rods. Road No. 2, between Cons. 7 and 8, lots 20 to 32, was improved by gravelling $\frac{1}{2}$ a mile. Road No. 3, the 20th sideroad from Cons. 4 to 6, and east between Cons. 6 and 7, was repaired by grading 2 miles and crowning 60 rods with gravel. Road No. 4, this road, being the 35th sideroad across Cons. 2, 3, 4 and 5, was improved by grading $\frac{1}{2}$ a mile, gravelling 96 rods and building 1 rock culvert.

Chapple By-law No. 219.—Road No. 1, the townline north from Barwick was crowned with gravel for a distance of 3 miles, 130 rods of ditch opened up and 1 cedar culvert placed. Road No. 2, the townline of Shenstone and Tait, was improved by grading $\frac{3}{4}$ of a mile, gravelling 73 rods, ditching 25 rods and building 1 cedar culvert. Road No. 3, Ball's Road, 1 mile 140 rods of this road was crowned with gravel. Road No. 4, a section of the townline of Tait and Shenstone townships was improved by clearing and side-brushing 140 rods, making a clay fill of 90 cu. yds. and building two cedar culverts. Road No. 5, between sections 2 and 11, Shenstone township, a new road was opened up by clearing, stumping and grubbing 138 rods, making a clay fill of 50 cu. yds. and building 1 cedar culvert. Road No. 7, between sections 25 and 36, and 26 and 35, Shenstone township, 200

rods of ditch was opened up and 60 rods of corduroy cut and laid. Road No. 8, between sections 24 and 25, and 23 and 26, Tait, a new road was opened by clearing, under-brushing, stumping and grubbing 122 rods. Road No. 9, on the Tait and Richardson Road 40 rods were side-brushed, 150 rods graded, 12 rods ditched and a fill of 150 cu. yds. of clay made. Road No. 10, on the Dobie-Mather townline (west half), 55 rods were crowned with gravel, a fill of 275 cu. yds. of clay made, and 1 wooden bridge built. Road No. 11, between lots 8 and 9, Cons. 1 and 2, Mather township, 110 rods graded, 10 cu. yds. of clay fill made, 2 wooden bridges repaired, and 1 cedar culvert put in. Road No. 12, between Cons. 5 and 6, west end, Mather township, 120 rods of old road was graded and a fill of 80 cu. yds. made. Road No. 13, Con. 1, Mather Township, between lots 6 and 7. A new road was opened up by clearing, under-brushing, stumping, grubbing and grading 56 rods, ditching 51 rods, building 1 cedar culvert, and making a clay fill of 75 cu. yds. Road No. 14, on the townline Mather and Dobie townships, lots 2 and 3, 260 rods of new road were cleared, under-brushed, stumped and grubbed. Road No. 15, between Cons. 1 and 2, lots 3 and 4, Mather township, 12 rods of new road were cleared, under-brushed, stumped, grubbed and graded, 3 rods of ditch opened up, 55 rods of corduroy laid and 1 cedar culvert put in. Road No. 16, Dobie-Mather townline (east half). On this road 120 rods were crowned with gravel, 26 rods ditched and 2 cedar culverts built. Road No. 17, between Cons. 5 and 6, along lots 10 and 11, Dobie. This road was improved by grading 60 rods, making a clay fill of 80 cu. yds. and building 2 cedar culverts. Road No. 18, between Cons. 4 and 5 (west half), Dobie township, 400 yds. of clay fill was made and 3 cedar culverts placed. Road No. 19, on the road between Cons. 3 and 4, along lots 6 and 7, 25 rods of new road were cleared, under-brushed, graded and ditched, 13½ rods of corduroy were laid and 1 cedar culvert put in. Road No. 20, between Cons. 5 and 6 (east half), Dobie township, 113 rods of old road were graded, 80 rods ditched and 1 cedar culvert built. Road No. 21, between Cons. 4 and 5 (east half), Dobie Township, 59 rods of old road were graded and 60 rods of corduroy cut and laid. Road No. 22, between lots 8 and 9, Barwick, north between lots 2 and 3, Cons. 1, 2 and 3, Dobie, was opened up by clearing, under-brushing, stumping and grubbing 106 rods, grading 70 rods, ditching 53 rods and placing 1 culvert. Road No. 23, Barwick Village Road, was improved by grading 63 rods, gravelling 75 rods, ditching 60 rods and building 1 cedar culvert. A section of new road was opened up by clearing, under-brushing, stumping and grubbing 80 rods.

Conmee By-law No. 30.—Road No. 1, the Conmee-O'Connor townline was improved by grading ½ a mile, crowning with earth ½ a mile, and constructing 2 plank culverts. Road No. 2, the road through the middle of Con. 1, from lots 1 to 9, was repaired by grading 30 rods, crowning 30 rods with earth, ditching 80 rods, cutting down a bad hill by removing 100 cu. yds. of earth, and covering 10 yds. of corduroy. Road No. 3, the sideroad between lots A and 1, was side-brushed for a distance of 60 rods, 160 rods were graded, 25 rods ditched, and ½ a mile crowned with earth, 50 cu. yds. of earth were removed and 2 jackpine culverts put in. Road No. 4, on the sideroad between lots 2 and 3, 60 rods were graded and 60 rods crowned with earth, a sidehill cut was made removing 100 cu. yds. of earth, 60 rods of corduroy were re-surfaced with earth, and 120 rods of road ditched. Road No. 5, on the sideroad between lots 4 and 5, 80 rods were graded and crowned with earth, 30 rods of corduroy covered, 2 hills graded by removing 100 cu. yds. of earth, and 173 rods of ditch constructed. Road No. 6, on the sideline between lots 6 and 7, 180 rods of new road were cleared and under-brushed, ½ a mile

was graded and crowned with earth and 1 plank culvert constructed. Road No. 7, between lots D and E, 1 mile of new road was opened up by clearing and under-brushing, 30 rods were graded and crowned with earth, 35 rods of ditch were constructed and 1 wooden culvert put in. Road No. 8, on the 2nd Con. Road, from lots A to 1, 32 rods were graded and crowned with earth, 45 rods of ditch were opened up, 2 hills were graded by removing 60 cu. yds. of earth, 25 rods of corduroy were covered and 3 jackpine culverts placed. Road No. 9, a section of the 4th Con. Road was opened up by clearing, under-brushing, stumping and grubbing $\frac{1}{2}$ a mile, ditching 75 rods and building 2 jackpine culverts. Road No. 10, the 3rd Con. Road, east from A to 1 was improved by side-brushing, stumping, grading and crowning with earth for a distance of 1 mile, 20 rods of ditch were opened up and 1 tamarac culvert built. Road No. 11, the Mokoman Road was greatly improved by grading and crowning with earth for a distance of $\frac{1}{2}$ a mile, 120 rods of ditch were constructed, and 2 jackpine culverts placed.

Dilke By-law No. 77.—Road No. 1, on the road between lots 8 and 9, from Rainy River north, 35 rods were graded and ditched, 20 cu. yds. of clay fill made and 1 cedar culvert put in. Road No. 2, on the road between sections 34 and 35, $\frac{1}{2}$ a mile was crowned with gravel. Road No. 3, the road north of section 25, from townline of Dilke and Morley, was opened up by stumping and grubbing 60 rods, grading 18 rods, making a clay fill of 10 cu. yds. and building 1 cedar culvert. Road No. 4, the road between sections 32 and 33, was improved by grading $\frac{1}{2}$ a mile, gravelling $\frac{1}{2}$ a mile and putting in 1 cedar culvert.

Drury, Dennison and Graham By-law No. 157.—Road No. 1, in the township of Drury, 16 miles of road were graded and 4 miles ditched. Five wooden and 1 concrete culvert were built. Road No. 2, in the township of Dennison, 15 miles of old road were graded, 2 miles ditched and 7 wooden culverts put in. Road No. 3, in the township of Graham, $5\frac{1}{2}$ miles of old road were graded, 1 mile ditched and 1 wood culvert built.

Emo By-law No. 212.—Road No. 1, the River Road, Aylesworth township, was improved by grading 47 rods and crowning $\frac{3}{4}$ of a mile with gravel. Road No. 2, from the Col. Road, between lots 8 and 9, Aylesworth, north. This road was gravelled for a distance of 175 rods. Road No. 4, the River Road from head of Walker Street was improved by gravelling $\frac{1}{2}$ a mile and re-covering 1 bridge with 3-in plank. Road No. 5, the Crozier Road was repaired by crowning $\frac{3}{4}$ of a mile with gravel. Road No. 6, the road running north from the Crozier Road, between sections 10 and 11, was improved by crowning $\frac{1}{2}$ a mile with gravel. Road No. 7, the road south from the Crozier road, between sections 1 and 2, was greatly improved by grading 100 rods. Road No. 8, on the road south from the Crozier Road on west side of section 3, $1\frac{1}{4}$ miles were graded and 1 cedar culvert built. Road No. 10, the House Road was repaired by crowning 200 rods with gravel and placing 1 cedar culvert. Road No. 11, on the road running north between sections 33 and 35, Lash, $\frac{1}{2}$ a mile of new road was cleared, under-brushed, stumped, grubbed and graded and 4 cedar culverts put in. Road No. 12, the road north from the Village of Emo to the Lash and Carpenter townline was crowned with gravel for a distance of 100 rods. Road No. 13, the McKay Road, was opened up for a distance of 120 rods, 28 rods were cleared and under-brushed, 120 rods graded, and 1 cedar and 1 plank culvert constructed. Road No. 14, the Burris Road, was cleared and under-brushed for a distance of 100 rods, 68 rods were graded, 65 rods crowned with gravel, 16 rods of corduroy were laid, an earth fill of 70 cu. yds. made, 1 culvert repaired and two cedar culverts built. Road No. 16, the Price Road, was graded for a distance of 20 rods and a clay fill of 100

cu. yds. made. Road No. 18, the Carpenter-Lash townline was improved by crowning $\frac{1}{2}$ a mile with gravel. Road No. 19, on the Tom Allan Road, 50 rods were graded and 122 rods crowned with gravel. Road No. 20, the McKay Road was greatly improved by crowning with gravel for a distance of $\frac{1}{2}$ a mile. Road No. 21, on the Dungey road $\frac{1}{2}$ a mile was crowned with gravel. Road No. 22, the Harron Road was greatly improved by gravelling 100 rods and laying 10 rods of corduroy. Road No. 23, the McDiarmid Road was improved by grading 48 rods, gravelling 15 rods, ditching 35 rods and making a fill of 75 cu. yds. Road No. 24, on the Dr. Charles Road corduroy was laid for a distance of 70 rods.

Gordon By-law No. 145.—Road No. 1, on the road between Cons. 8 and 9, from lot 13 to 20, 140 rods were crowned with gravel. Road No. 2, along Cons. 4 and 7, between lots 12 and 22. On this road 4 miles were graded, 45 rods gravelled, 35 rods ditched, 1 concrete culvert constructed and 2 cedar culverts repaired. Road No. 3, the Government road from lot 1 to 15 was gravelled for a distance of 70 rods. Road No. 4, the Battye Road. This road was crowned with gravel for a distance of 303 rods. Road No. 5, on the Scotland Road 120 rods of old road were repaired by crowning with gravel, and a rock fill of 10 cu. yds. was made. A section of new road was opened up by grading 85 rods. Road No. 6, the Ice Lake Road was improved by grading 120 rods, gravelling $\frac{3}{4}$ of a mile, and building 1 cedar culvert. Road No. 7, the road between Cons. 11 and 12 was greatly improved by grading 76 rods and crowning 112 rods with gravel.

Hilton By-law No. 387.—Road No. 1, the road between Cons. 16 and 17, in front of lots A. B. and C., was improved by crowning with gravel for a distance of 35 rods. Road No. 2, in front of lot 21, Con. M, was improved by gravelling 47 rods and building 1 wooden culvert. Road No. 3, the road commencing at the line between Cons. K and 17, between lots C and 1, Con. 13, was under-brushed and gravelled for a distance of 40 rods, 50 rods were graded and 1 wooden culvert built. Road No. 5, in front of lots 14 and 15, Con. 13, was improved by under-brushing 40 rods, and crowning 90 rods with gravel. Road No. 6, the 20th side-road was under-brushed for a distance of 80 rods and gravelled 46 rods. Road No. 7, Con. 14, lots 10 to 12, was improved by gravelling 40 rods and opening 30 rods of ditch. Road No. 8, the road across Con. 14, lots 7 and 8, was crowned with gravel for a distance of 67 rods. Road No. 9, the Town Plots of Hilton and Marksville were improved by gravelling 70 rods, building 1 wooden culvert and placing 2 metal culverts.

Howland By-law No. 127.—Road No. 1, lots 9 to 20, Con. 12, was improved by grading 96 rods and crowning same with gravel. Road No. 3, the Honora Bay Road was greatly improved by grading 80 rods, making a stone and gravel fill of 92 rods and building 1 cedar culvert with rock abutments. Road No. 4, the road from lots 9 to 12, Con. 1, was improved by grading 80 rods and crowning same with gravel. Road No. 6, from Con. 6, Bidwell, south, between lots 4 and 5, was improved by grading $1\frac{1}{4}$ miles and crowning 30 rods with gravel. Road No. 7, the road from Con. 10, Bidwell, north, between lots 15 to 16, was repaired by grading 62 rods and gravelling 34 rods. Road No. 8, from Con. 10, Sheguindah, north, between lots 20 and 21. On this road 80 rods were graded and 62 rods crowned with gravel. Road No. 9, the road from the Sheguindah School to the Indian Reserve was improved by grading and gravelling 62 rods and building 1 cedar culvert.

Jocelyn By-law No. 268.—Roads 1 and 2, the 5th sideline, was gravelled for a distance of 139 rods and 2 wooden culverts placed. Road No. 3, on the "A" Line from "K" Con. to the Hilton Road, 90 rods were graded and 58 rods crowned with

gravel. Road No. 4, the Hilton Road was improved by grading 42 rods and crowning 27 rods with gravel. Road No. 5, "P" Line from 10th sideline to lot 14. This road was graded for a distance of 45 rods. Road No. 6, the 10th sideline was greatly improved by gravelling 200 rods. Road No. 7, "P" Line Road, lots 3 to 7, was graded for about $\frac{1}{4}$ of a mile. Road No. 8, on the 5th sideline road 72 rods of gravel were spread and 2 wooden culverts built. Road No. 9, the Huron Line Road was improved by crowning 36 rods with gravel. Road No. 10, on the "U" Line Road, lots 8 to 11, a cut of 150 cu. yds. was made.

Johnson By-law No. A75.—Road No. 1, on the line between Con. 6 and boundary of Johnson to Aberdeen, 100 rods were graded and gravelled. Road No. 2, the road along the west side of Block L was improved by grading 30 rods, ditching 20 rods and gravelling $\frac{1}{4}$ of a mile. Road No. 3, the road across lots 48 to 51, D.S.J., was improved by grading $\frac{3}{4}$ of a mile, gravelling 100 rods and ditching 40 rods. Road No. 4, the 6th Con. Road, between Portlock Road and Hinck's survey, was graded and gravelled for a distance of 30 rods and 60 rods of ditch opened up. Road No. 5, the 5th Con., between lots 4, 3, 2 and 1, was repaired by grading 120 rods, ditching 30 rods and building 2 wooden culverts.

Korah By-law No. 149.—Division No. 1.—Road No. 1, the People's Road, from the 2nd line north, was improved by side-brushing 1 mile, grading $3\frac{1}{2}$ miles, spreading 176 yds. of gravel, ditching $\frac{3}{4}$ of a mile, making a sand hill cut of 177 yds. and placing 1 metal culvert. Road No. 2, the 4th line from the townline west was gravelled for a distance of 56 yds. and 1 metal culvert placed. Road No. 3, on the 6th line road, between Cons. 1 and 2, 20 yds. of gravel were spread, 15 rods of ditch opened up and 2 wooden culverts put in. Road No. 4, on the line between sections 25 and 26, 44 yds. of gravel were spread and 40 rods of ditch opened up. Road No. 5, on the line between sections 13 and 14, and 23 and 24, 80 rods were graded and 52 rods gravelled. A sand hill was cut down and filled in at the bottom. Road No. 6, the Korah-Tarentorus townline was improved by side-brushing 40 rods, grading $1\frac{1}{4}$ miles and spreading 143 yds. of gravel. Road No. 7, the 3rd line from the townline west was improved by gravelling 12 yds. and making a stone fill of 8 yds. Road No. 8, on the Korah Road from the 2nd line north, $\frac{1}{2}$ a mile was side-brushed, $2\frac{1}{2}$ miles were graded, 297 yds. of gravel were spread, an earth fill of 266 yds. made and 2 metal culverts placed. Road No. 9, the Moss Road was improved by grading $\frac{1}{2}$ a mile and spreading 190 yds. of gravel. Road No. 10, on the Blind Line, section 26, 20 yds. of gravel were spread and 1 metal culvert placed. Road No. 11, the 4th line road was greatly improved by grading 100 rods, gravelling 120 rods, and filling a washout for a distance of 8 yds. Road No. 12, on the section line between sections 26 and 27, 156 yds. of gravel were spread. Road No. 13, on the 2nd line from Korah Road west, $\frac{1}{2}$ a mile was graded, 50 rods ditched, 144 yds. of hill cut made, and 7 yds. of gravel distributed. Road No. 14, the 3rd line from Korah Road west was repaired by grading $\frac{1}{2}$ a mile, gravelling 20 yds., ditching 40 rods, and making general repairs over $\frac{1}{2}$ a mile. Road Division No. 2.—Road No. 1, the line between sections 26 and 27 was improved by re-grading 1 mile and distributing 190 yds. of gravel. Road No. 2, on the 3rd line from section 27 west, $1\frac{1}{2}$ miles were graded, 300 rods ditched and 76 yds. of gravel spread. Road No. 3, the 4th line between sections 15 and 22 was improved by spreading 118 yds. of gravel. Road No. 4, on the Blind line, section 21 $\frac{1}{2}$ a mile was graded and 72 yds. of gravel spread. Road No. 5, on the Blind line between section 21, north and south, $1\frac{1}{4}$ miles were graded. Road No. 6, the Thompson line road was improved by

grading 100 rods. Road No. 7, North Korah Road. The work on this road consisted of spreading 160 yds. of gravel, opening 50 rods of new ditch, cleaning out $\frac{3}{4}$ of a mile of old ditch and placing 1 metal culvert. Road No. 8, the line between sections 29 and 30 was improved by spreading 32 yds. of gravel. Road No. 9, on the 3rd line between sections 19 and 30, 54 yds. of gravel were distributed. Road No. 10, the Prince-Korah townline was improved by spreading $22\frac{1}{2}$ yds. of gravel. Road Division No. 3.—Road No. 1, the road through section 35, Korah, was graded for a distance of $\frac{1}{2}$ a mile, 140 rods were ditched, 1,246 yds. of fill made, and 3 wood and 2 metal culverts placed. Road No. 2, the road through section 24 was improved by grading $\frac{3}{4}$ of a mile and placing 2 box culverts. Road No. 3, on the line between sections 34 and 35, $\frac{1}{2}$ a mile was graded, and 200 yds. of fill made. Road No. 4, on section 26 road 312 yds. of slag fill were made. Road No. 5, on the 2nd line, from section 35 to boundary, $\frac{1}{2}$ a mile was graded, 220 rods ditched, 265 yds. of slag fill made and 3 wooden culverts built. Road Division No. 4.—Road No. 1, on the Base line road 1,095 yds. of slag fill were made and $1\frac{1}{2}$ miles of ditch opened up. Road No. 2, the section line between sections 33 and 34 was improved by making a slag fill of $\frac{1}{2}$ a mile. Road No. 3, the road between sections 32 and 33 was improved by making a fill of 20 yds., also 44 yds. of earth fill placed in washout. Road No. 4, the Base line from townline to boundary was improved by making a slag fill of 252 yds., repairing 1 bridge by putting in 5 stringers and covering with plank, and placing 1 metal culvert. Road No. 5, the sections line between sections 1 and 2 and 11 and 12 was improved by making a fill of 171 yds. Road No. 6, the line between section 2 and 3 and 10 and 11 was improved by making a fill of 330 yds. of earth.

Laird By-law No. 118.—Road No. 1, between sections 5 and 8, from the Trunk Road. The work on this road consisted of grading $\frac{1}{2}$ a mile, and crowning 40 rods with gravel. Road No. 2, between sections 17 and 20, east of the Trunk Road. This road was improved by under-brushing, stumping and grubbing $\frac{1}{2}$ a mile, grading $\frac{3}{4}$ of a mile and crowning 80 rods with gravel. The road starting at section 32 and west to the lake shore was under-brushed for a distance of $\frac{1}{2}$ a mile, stumped and grubbed 120 rods, gravelled 80 rods, ditched 20 rods and 1 wooden culvert built. Road No. 4, between sections 21 and 28, from Government Road. This road was repaired by grading 100 rods and crowning 70 rods with gravel. Road No. 5, between sections 8 and 9 on Government Road. The work on this road consisted of grading $\frac{1}{4}$ of a mile, gravelling 40 rods, ditching 50 rods, and making an earth fill of 30 rods.

Lavallee By-law No. 165.—Road No. 1, the road between lots 16 and 17, township of Woodyatt, was gravelled for a distance of 100 rods. Road No. 2, on the line between lots 24 and 25, a new road was opened up by grading 75 rods and putting in 1 cedar culvert. Road No. 3, on the road from lot 31, east, $\frac{1}{2}$ a mile was crowned with gravel. Road No. 5, from lot 33 to 40, R.R., a new road was constructed by clearing, under-brushing, stumping and grubbing 40 rods, grading 20 rods and crowning $\frac{1}{4}$ of a mile of old road with gravel. Road No. 6, between section 33, Woodyatt township, and section 4, Devlin, 220 rods of old road were ditched on both sides, 220 rods graded, 25 cu. yds. of clay fill made and 1 cedar culvert placed. Road No. 7, on the road between sections 4 and 9, Devlin township, 400 cu. yds. of clay fill were made. Road No. 8, on the road south from Devlin Post Office $\frac{1}{2}$ a mile was crowned with gravel. Road No. 9, the road between section 16 and 2, 17 and 20, and 18 and 19, was improved by clearing and under-brushing 40 rods, grading 146 rods, gravelling 94 rods, putting in 3 plank culverts and ditching 40 rods. Road No. 10, the road between sections 20 and 29 and 19

and 20 was improved by clearing and under-brushing 24 rods, grading 92 rods, gravelling 15 rods, and laying 22 rods of corduroy. Road No. 11, between sections 28 and 27. The work on this road consisted of gravelling 50 rods and building 1 wooden culvert. Road No. 12, the road between sections 33 and 34 was graded for a distance of 100 rods, and 14 rods crowned with gravel. Road No. 13, on the line between sections 2 and 3, 75 rods were graded and 1 cedar culvert built. Road No. 14, between sections 10 and 11, $\frac{1}{2}$ a mile was crowned with gravel and 150 cu. yds. of clay fill made. Road No. 15, the road between sections 14 and 15 and 22 and 23 was improved by ditching 100 rods and making a clay fill of 1,200 cu. yds. Road No. 16, on the line between sections 25 and 26, 100 rods of gravel were spread. Road No. 17, between section 34 and lots 5 and 6, Burris, 90 rods were graded, 65 rods ditched and 2 cedar culverts built. Road No. 18, on the line between sections 34 and 25, 30 rods were graded and 110 rods crowned with gravel. Road No. 19, the boundary between the townships of Devlin and Burris was improved by grading $\frac{1}{2}$ a mile and crowning with gravel for a distance of 40 rods. Road No. 20, the line between Cons. 2 and 3 was improved by gravelling 104 rods. Road No. 21, the road between Cons. 4 and 5 was graded for a distance of 62 rods, 100 cu. yds. of stone and 85 cu. yds. of clay fill made and 1 cedar culvert built. Road No. 22, on the line between Cons. 5 and 6, 75 rods were graded, 25 cu. yds. of stone fill made and 1 cedar culvert placed. Road No. 24, the road across Cons. 3, lots 10 and 11, was crowned with gravel for a distance of 138 rods. Road No. 26, the road across Con. 5, between lots 8 and 9, was improved by gravelling 43 rods and making a clay fill of 100 cu. yds. Road No. 27, Con. 5, lots 6 and 7, the work on this road consisted of clearing and under-brushing $\frac{1}{2}$ a mile and grading same. Road No. 28, the road across Con. 1, lots 4 and 5, was gravelled for a distance of 60 rods and 1 cedar culvert put in. Road No. 29, across Con. 6, lots 4 and 5, $\frac{3}{4}$ of a mile was graded and 50 cu. yds. of clay fill made.

McDonald, Meredith and Aberdeen Additional By-law No. 130.—Road No. 1, the townline between McDonald and Meredith townships was improved by making an earth cut of 75 yds. and an earth fill of 60 yds. and placing 1 wooden culvert. Road No. 2, the "Soo" Road was crowned with gravel for a distance of 70 rods, and 60 rods of ditch opened up. Road No. 3, the road between sections 25 and 36, McDonald, was repaired by grading 85 rods, gravelling 25 rods and opening 100 rods of ditch. Road No. 4, on the Crocker Road 120 rods were graded and 50 rods crowned with gravel. Road No. 5, the road through sections 29 and 30, Meredith township, was improved by under-brushing 100 rods, gravelling 30 rods, ditching 100 rods and building 2 wooden culverts. Road No. 6, on Con. 2, Aberdeen Additional, 40 rods were crowned with gravel and 60 rods ditched. Road No. 7, the road from lot 4, Con. 2, along Con. 3, to lot 2, was improved by making an earth and rock fill of 30 yds. and building 1 wooden culvert. Road No. 8, on the road through section 9, McDonald township, $\frac{1}{2}$ a mile was crowned with gravel. Road No. 9, the road from section 30, McDonald, west to lake shore was improved by grading 60 rods and crowning 25 rods with gravel. Road No. 10, on the road south from the Lake Range Road, 30 rods were crowned with gravel, an earth fill of 15 yds. made and 2 wooden culverts put in. Road No. 11, running west along section 28, McDonald township, 90 rods were graded and 40 rods crowned with gravel. Road No. 12, the road south through section 21, McDonald township, was graded for a distance of 100 rods and 60 rods were crowned with gravel. Road No. 13, on the road south through section 29, McDonald, 30 rods

were under-brushed, 50 rods graded and 30 rods crowned with gravel. Road No. 14, the Laird and McDonald boundary was improved by ditching 110 rods.

Morley and Pattulo By-law No. 157.—Road No. 1, the Rainy River Road was gravelled for a distance of 200 rods. Road No. 2, on the road south from section 10, Morley township, $\frac{1}{2}$ a mile was crowned with gravel. Road No. 3, on the road west, between sections 11 and 14, Morley to Dilke townline, $1\frac{1}{4}$ miles were gravelled and 1 concrete culvert built. Road No. 4, road north between lots 16 and 17 to Pattulo townline. The work on this road consisted of crowning $1\frac{1}{4}$ miles with gravel. Road No. 5, on the road between sections 21 and 22, Morley, a new road was opened up by clearing, under-brushing, stumping and grubbing $\frac{1}{2}$ a mile. Road No. 7, the road east between sections 27 and 34 to Shenstone townline was gravelled for a distance of 66 rods, and 3 cedar culverts built. Road No. 8, on the road between sections 23 and 24, Morley township, 50 rods were graded and $\frac{1}{2}$ a mile crowned with gravel. Road No. 9, the Shenstone-Morley townline was gravelled for a distance of $\frac{1}{2}$ a mile. Road No. 10, the Morley-Pattulo townline was improved by grading 100 rods, gravelling for a distance of $1\frac{1}{4}$ miles and opening 57 rods of ditch. Road No. 11, on the road between sections 6 and 7, Pattulo township, a new road was opened up by clearing, under-brushing, stumping and grubbing $\frac{1}{2}$ a mile, grading 80 rods and placing 3 wood culverts. Road No. 13, the road between sections 4 and 5, and 8 and 9, Pattulo, was opened up by clearing, under-brushing, stumping and grubbing 213 rods, grading 75 rods and laying 20 rods of corduroy. Road No. 14, on the road between sections 3 and 4, Pattulo township, 4 rods were crowned with gravel, a stone and clay fill of 22 cu. yds. made and 1 wooden bridge repaired. Road No. 15, the road between sections 27 and 34 was improved by clearing, under-brushing, stumping, grubbing and grading for a distance of $\frac{1}{4}$ of a mile. Road No. 16, the road between sections 1 and 2, Pattulo township, was opened up for a distance of $\frac{1}{4}$ of a mile by clearing, under-brushing, stumping, grubbing and grading.

Neebing By-law No. 257.—The road between Cons. 4 and 5 to the Cloud River was improved by clearing, under-brushing, stumping, grubbing and grading $1\frac{1}{4}$ miles and crowning same with earth. $2\frac{1}{4}$ miles were ditched, 14 tamarac culverts built and 2 tamarac culverts repaired. Road No. 2, on the line between Cons. 3 and 4, a section of new road was opened up by clearing, underbrushing, stumping and grubbing 40 rods. In addition to this 40 rods of old road were graded and crowned with earth, 1 wooden culvert placed and 1 cedar bridge built. Road No. 4, this road which runs through the townships of Crooks and Pardee was opened by clearing, under-brushing, stumping and grubbing $2\frac{1}{2}$ miles, ditching $\frac{1}{2}$ a mile and building 12 wooden culverts. Road No. 5, on the sideline between lots 15 and 16 $\frac{1}{2}$ a mile of new road was constructed by clearing, under-brushing, stumping and grubbing, 80 rods of old road were graded and 30 rods crowned with earth.

Oliver By-law No. 171.—Road No. 1, the 6th sideroad was improved by clearing and under-brushing $\frac{1}{2}$ a mile, cutting down a large hill, crowning $1\frac{1}{2}$ miles with earth, ditching 60 rods and placing 1 cedar culvert. Road No. 2, on the 1st sideroad $\frac{1}{2}$ a mile was side-brushed and crowned with gravel and stone, 120 rods were ditched and 2 cedar culverts built. Road No. 4, the 2nd sideroad was improved by side-brushing and crowning with earth for a distance of $\frac{1}{2}$ a mile, ditching 70 rods and building 2 wooden culverts. Road No. 6, the road on Con. 1 was cleared, under-brushed, and crowned with earth and gravel for a distance of $\frac{3}{4}$ of a mile, 50 rods were ditched and 2 cedar culverts put in.

Paipoonge By-law No. 149.—Road No. 1. The Jelly Siding Road was im-

proved by clearing, under-brushing, stumping and grubbing $\frac{1}{2}$ a mile, grading and crowning 180 rods with earth, ditching 1 mile and making a gravel fill of 80 yds. Road No. 2, on the 20th sideroad $1\frac{1}{2}$ miles of old road were stumped, grubbed, graded and crowned with earth and 1 cedar culvert built. Road No. 3, the 10th sideroad was improved by gravelling $\frac{1}{2}$ a mile. Road No. 4, the Paipoonge-O'Connor townline was graded for a distance of 1 mile, 20 rods of fill made and 500 yds. of earth removed. Road No. 5, on Con. "C", from Ming Road south 1 mile of old road was graded and crowned with earth. Road No. 6, the Stanley-Slate River Road was graded and crowned with earth for a distance of a mile and a hill cut down by removing 500 yds. of earth. Road No. 7, on the 1st Con., $1\frac{1}{2}$ miles were crowned with gravel and 80 rods were graded and crowned with earth. Road No. 8, on the 2nd Con. line, 1 mile was crowned with gravel. Road No. 9, on the 4th Con. line, $1\frac{3}{4}$ miles were graded and 80 rods crowned with gravel.

Plummer Additional By-law No. 152.—The Jeffrey Road was improved by crowning 95 rods with gravel. Road No. 2, on the Cloudslee Road 20 rods were graded and 106 rods crowned with gravel. Road No. 3, the Rydal Bank Road was graded for a distance of 40 rods, 147 rods crowned with gravel and broken stone and 1 wooden bridge repaired. Road No. 4, on the McPhail Road $\frac{1}{2}$ a mile was graded, 80 rods gravelled and 2 wooden culverts built. Road No. 5, the Centre Line Road through Keating Location was improved by gravelling $\frac{1}{2}$ a mile and building 1 wooden culvert. Road No. 6, the Cariboo Road was gravelled for a distance of 60 rods, under-brushed 40 rods and 1 wooden culvert put in. Road No. 7, on the Portlock Road 20 rods were under-brushed and 90 rods crowned with gravel. Road No. 8, on the Roger Road 50 rods were crowned with gravel and 1 wooden culvert built. Road No. 9, the Paces Road. This road was graded for a distance of $\frac{1}{2}$ a mile and crowned with gravel 80 rods. Road No. 10, on the Clark Road, $\frac{1}{2}$ a mile was graded and 60 rods crowned with gravel.

Prince By-law No. 62.—The Base Line Road from the townline, including sideroads, was improved by grading $\frac{1}{2}$ a mile, distributing 74 yds. of gravel and making 8 yds. of earth fill. Road No. 2, the 2nd Line Road from townline, including culverts, was graded for a distance of $\frac{1}{4}$ of a mile, 234 yds. of gravel distributed, 165 rods of old ditches cleaned, 2 wooden culverts and 1 wooden bridge built. Road No. 3, the 2nd Line West Road was side-brushed for a distance of 2 miles, $\frac{3}{4}$ of a mile of old ditch cleaned, 54 yds. of gravel spread, and a stone fill of 27 yds. placed in washout. Road No. 4, the Mountain East Road was improved by cleaning 20 rods of ditch, making a fill of 24 yds. and spreading 141 yds. of gravel. Road No. 5, the Mountain East Road westerly to the 6th line. This work consisted of general repairs for a distance of 2 miles, cleaning $\frac{1}{2}$ a mile of ditch and making a fill of 54 yds. Road No. 6, the Mountain West Road was generally repaired for a distance of $1\frac{1}{2}$ miles, and 372 yds. of earth fill made.

Rayside By-law No. 162.—Road No. 1, on the line between Cons. 1 and 2, lots 7 to 10, $1\frac{1}{2}$ miles were graded and ditched and 4 wooden culverts built. Road No. 2, the road across Con. 5, between lots 9 and 10, was improved by grading and ditching 1 mile and building 2 wooden culverts. Road No. 3, across Con. 3, between lots 2 and 3, 1 mile was graded, $11\frac{1}{2}$ miles ditched and 3 wooden culverts put in. Road No. 4, the road on the line between Cons. 1 and 2 was graded for a distance of $1\frac{1}{2}$ miles, ditched 1 mile and 1 wooden culvert built.

Sandfield By-law No. 223.—Road No. 1, the road on Con. 1 from lot 1 to 18

and north from Con. 1 to lot 7, Con. 3, was side-brushed for a distance of 100 rods on each side and gravelled for 139 rods. Road No. 2, the road between Cons. 2 and 3 from lot 8 to 30 and between Cons. 4 and 5 from lot 5 to 14. This road was graded for a distance of $\frac{1}{2}$ a mile, 32 rods were crowned with gravel and 1 wooden culvert built. Road No. 3, on the road from lot 14, Con. 4, north and west to lot 30, Con. 7 was gravelled for a distance of 120 rods, and 46 rods of rock fill made. Road No. 4, lot 18, Con. north to line between Cons. 10 and 11, and east to Lake Manitou. The work on this road consisted of grading and gravelling for a distance of $\frac{1}{2}$ a mile.

Shuniah By-law No. 428.—Road No. 1, the North Branch Road was greatly improved by crowning $1\frac{1}{2}$ miles with gravel, building 15 plank culverts and erecting 1 wooden bridge. Road No. 2, on the Black Bay Road 2 miles were crowned with gravel and 3 tamarac culverts put in. Road No. 2a, the Boundary Line Road between Cons. 1 and 2 was gravelled for a distance of $\frac{1}{2}$ a mile and 30 rods of fill made. Road No. 2b, on Con. 3, from lot 18 west to McGregor boundary, 1 wooden bridge was repaired. Road No. 3, the Dawson Road. This road was graded and crowned for a distance of $1\frac{1}{2}$ miles, 5 plank culverts built, 1 wooden bridge repaired and general repairs over a distance of 7 miles made. Road No. 4, on the Oliver Road 1 mile was graded and crowned with earth, 1 mile gravelled, 1 plank culvert built and 1 wooden bridge repaired. Road No. 5, the John St. Road was improved by grading and crowning 1 mile with earth, gravelling $1\frac{1}{2}$ miles and generally repairing 6 miles. Road No. 6, the work on the Centre Road consisted of side-brushing $1\frac{1}{2}$ miles, grading 4 miles and crowning same with earth, building 2 cedar culverts and erecting 1 plank bridge. Road No. 7, the road starting at the townline on section 27 east and north to the Dawson Road was crowned with earth for a distance of $\frac{1}{2}$ a mile. Road No. 8, on the road between sections 3 and 20, 4 and 19, 5 and 18, 6 and 17, and 7 and 16, 2 miles were crowned with gravel and a hill cut down by removing 100 yds. of earth. Road No. 9, the road through Mining Locations 27 to 32 was improved by grading and crowning $\frac{1}{2}$ a mile with earth, gravelling 1 mile and building 7 tamarac culverts. Road No. 10, on the road from the south boundary section 17 to the north boundary of Section 6, 1 mile was crowned with gravel, 50 yds. of earth removed on hill and 1 tamarac culvert placed. Road No. 11. The road from lot 7, Con. B. north to Gorham township was gravelled for a distance of 2 miles. Road No. 12, the road from lot 12, Con. B. north to Gorham township was improved by gravelling 1 mile, grading 80 rods and crowning same with earth. Road No. 13, on the road from lot 22, Con. B. north to Gorham township $1\frac{1}{2}$ miles were crowned with gravel and 2 tamarac culverts built. Road No. 14, on the road running west from mile post $3\frac{1}{2}$ on the Dawson Road, 80 rods were gravelled and ditched and 2 tamarac culverts built. Road No. 15, the road from lot 29, Con. B. to Ware boundary was improved by gravelling $\frac{1}{2}$ a mile and building 1 wooden culvert. Road No. 16, the road from lot 23, Con. A., to the north boundary of section 25, crossing the said section to centre of lot 28, thence south. This road was graded and gravelled for a distance of 80 rods and 20 rods were ditched. Road No. 17, the road from White's Park south to the McIntyre boundary was side-brushed and gravelled for a distance of 1 mile and 2 tamarac culverts put in. Road No. 21, the road from John Street north through section 32 and between lots 25 and 26 was cleared, under-brushed, stumped and grubbed for $\frac{1}{2}$ a mile and 56 rods were ditched. Road No. 22, on the road north through Location O a section of new road was opened by clearing, under-brushing, stumping and grubbing $\frac{1}{2}$ a mile and placing 3 tamarac culverts.

Road No. 27, the road through White Park, was surfaced with gravel for a distance of $\frac{1}{2}$ a mile. Road No. 28, the Central Avenue, Interoccean Park Road was crowned with gravel for a distance of $\frac{1}{2}$ a mile, and $\frac{1}{2}$ a mile graded and crowned with earth.

St. Joseph By-law No. 422.—Road No. 1, the 20th sideroad from Cons. I to K was graded for a distance of 72 rods and 89 rods crowned with gravel. Road No. 2, the road from Lot 15, F. to D., thence east was graded for a distance of $\frac{3}{4}$ of a mile and 75 rods crowned with gravel. Road No. 3, I line lots 15 to 20 was improved by grading $\frac{3}{4}$ of a mile and crowning $\frac{1}{4}$ of a mile with gravel. Road No. 4, the F. & G. Road from 15th to Con. 5 was graded and gravelled for 113 rods and 3 wooden culverts built. Road No. 5, the Con. "C" line Road, $\frac{3}{4}$ of a mile was graded, 30 rods gravelled, 40 rods ditched and 180 rods of earth fill made. Road No. 6, the D Con. Road from 1st to 10th sideroad was gravelled for a distance of $\frac{1}{2}$ a mile and 40 rods crowned with gravel. Road No. 7, the A Con. line from D to F and G was improved by making an earth and rock fill of 40 rods. Road No. 8, on the 5th sideroad 80 rods were under-brushed and crowned with gravel. Road No. 9, the blind line between G and H from the 5th to the 10th sideroads was improved by grading $\frac{1}{2}$ a mile and making an earth and rock fill of 90 yds. Road No. 10, Huron, lots 23 and 25. This road was improved by grading 100 rods, graveling 40 rods and opening 28 rods of ditch. Road No. 11, the 5th sideroad was gravelled for a distance of 80 rods and an earth fill of 85 yds. made.

Tarentorus By-law No. 170.—Road No. 2, the Garden River Road was improved by grading 3 miles, distributing 20 yds. of gravel and building 3 cement culverts. Road No. 3, on the 3rd line from the Great North Road to the Garden River Road, $1\frac{3}{4}$ miles were graded, 90 yds. of gravel distributed, 226 yds. of hill cut and fill and 3 cement culverts constructed. Road No. 4, on the 4th line from the townline to section 15, 400 yds. of gravel were distributed, 10 rods of ditch constructed, 17 cu. yds. of fill made, and 2 cement and 1 tile culvert built. Road No. 5, the road through sections 21, 38 and 33 Tarentorus and park lot 1 St. Mary's was graded for a distance of 2 miles and 5 cement culverts constructed.

Thessalon By-law No. 14.—Road No. 1, the road through section 33 thence south, was graded for a distance of 110 rods and 35 rods crowned with gravel. Road No. 2, commencing at the railway crossing on the line north and south between sections 1 and 2. This road was under-brushed, cleared, and graded for a distance of 114 rods and 40 rods crowned with gravel. Road No. 3, the road from the south-east corner section 22 north was improved by stumping, grubbing and grading 70 rods, and crowning 20 rods with gravel. Road No. 4, the road commencing at the north-east corner of the north-east $\frac{1}{4}$ section 28 was gravelled for a distance of $\frac{1}{2}$ a mile. Road No. 5, the road from Little Rapids bridge north, was crowned with gravel for a distance of 60 rods. Road No. 6, the road from the railroad crossing on west side of the river going south was improved by grading 65 rods and crowning 20 rods with gravel.

Thompson By-law No. 108.—Road No. 1, on the road east from Dean Lake through section 21, 80 rods were crowned with gravel. Road No. 2, the road south from the river to the Dean Lake Road was improved by graveling 80 rods. Road No. 3, the road running west from Dean Lake was crowned with gravel for a distance of 80 rods.

Worthington By-law No. 78.—Road No. 1, on the line between lots 8 and 9, 50 rods were crowned with gravel. Road No. 2, on the line between lots 16

and 17, 176 rods were cleared and under-brushed, 52 rods graded and 8 rods ditched. Road No. 3, the old Colonization Road across lot 17 to 24 was improved by clearing, under-brushing and grading 170 rods. Road No. 4, the old Colonization Road across lots 28, 29, 30, 40 and 41 was crowned with gravel for a distance of $\frac{1}{2}$ a mile. Road No. 5, on the line between lots 40 and 41, 1 mile of old road was graded and 50 rods crowned with gravel. Road No. 6, on the line between Sections 32 and 33 a section of new road was opened up by clearing, under-brushing, stumping and grubbing 158 rods. Road No. 7, the line between section 31, Worthington and section 6, Blue, was improved by clearing, under-brushing, grubbing and stumping 48 rods and grading 24 rods.

WEST DIVISION.

Cardwell Township Roads.—The road on Con. B., lots 62 to 64, was improved by grading $\frac{1}{2}$ a mile, gravelling 100 rods, making an earth fill of 400 yds. and placing 2 iron and 2 wooden culverts. On lots 28 and 29, the North Cardwell Road, $\frac{1}{2}$ a mile was graded and crowned with gravel, considerable blasting was done and a new road opened up by blasting a diversion around Skeleton Hill, along the shore of Lake Rosseau. On the Parry Sound East Road, 30 rods were stumped, grubbed and graded, 100 loads of gravel spread and a rock cut of 500 yds. made.

Chapman Township Roads.—On the 20th sideroad, Cons. 8 and 9, $\frac{1}{2}$ a mile of old road was graded and gravelled, a stone and gravel fill made, and 1 stone and 1 cedar culvert built. The Nipissing Road on Con. 12, lots 12 to 14, was improved by grading and crowning $\frac{3}{4}$ of a mile, building 4 cedar culverts and erecting 1 cedar bridge.

Christie Township Roads.—The road on Con. 11, lot 16 (Edgington north to McKellar) was opened up by clearing, under-brushing, stumping, grubbing, grading and gravelling 90 rods, and building 2 cedar culverts. This was a hard piece of road to make through a swamp and finished a diversion made some four years ago, around a bad hill.

Croft Township Roads.—The road known as Croft and McKellar, Con. 2, lots 2 to 32, was improved by grading and surfacing with earth for a distance of $1\frac{1}{2}$ miles, and building 1 wooden culvert. This was a rocky piece of road and the work was well done.

Draper Township Roads.—On Con. 7, lots 24 to 30, the Wood Lake River Road was opened up through solid bush by clearing, under-brushing and crowning 1 mile 180 rods, grading $1\frac{3}{4}$ miles, laying 160 yds. of corduroy and building 5 wooden culverts. This road is a deviation to avoid several bad hills.

Freeman Township Roads.—The road from Foote's Bay to McTier, Cons. 5 to 7, lot 2, was improved by grading 1 mile, crowning 250 rods with cinders, and placing 2 iron culverts. Considerable blasting of boulders and stumps was also done.

Franklin Township Roads.—The townline of Franklin and McClintock, lots 1 to 4, was improved by grading 1 mile, gravelling 1 mile 30 rods and building 2 wooden culverts. These improvements enable the people to travel from Dwight to Dorset.

Foley Township Roads.—The Rose Point and Parry Sound section was improved by grading and gravelling 2 miles and building 2 cedar culverts. One and one-half miles of old road were improved on Con. B. to Lot 6, Con. 2, by

grading and crowning with earth, building 4 wooden culverts and 1 plank bridge. Considerable rock and stone were removed from the ditches.

Gurd Township Roads.—The road known as Machar and Gurd, lots 10 and 11, Cons. 1 and 2, was graded and gravelled for a distance of $\frac{1}{2}$ a mile and 4 cedar culverts put in. On Con. 15, lots 1 to 5, $1\frac{1}{4}$ miles of old road were graded and gravelled, 2 cedar culverts put in, and 1 cedar bridge erected. The Himsworth and Gurd (Westphalia Road, Cons. 2 and 3) was graded and gravelled for a distance of $1\frac{1}{2}$ miles, 1 stone and 2 cedar culverts were built and 1 wooden bridge erected.

Hagerman Township Roads.—In this township 1 mile of old road was graded and crowned with earth, and 8 wooden culverts put in. A considerable quantity of rock was also blasted out on a hill.

Hardy Township Road.—The townline on the 30th sideroad was stumped and grubbed for a distance of $\frac{1}{2}$ a mile, a stone fill of 180 feet made, 2 wooden culverts put in and 1 cedar bridge built.

Himsworth North Township Roads.—The road on Con. 27, lots 26 and 28, was graded and gravelled $\frac{3}{4}$ of a mile and 5 wooden culverts built.

Himsworth South Township Roads.—On Con. 2 and 3, lots 8 to 10, 1 mile of old road was graded and crowned with earth and 1 cedar culvert constructed. One mile of old road on Con. 10, lots 1 to 3, was improved by grading and crowning with gravel and stone, and building 3 cedar culverts.

Humphrey Township Roads.—In this township the road west to Rosseau Village was graded and gravelled 1 mile, and 4 cedar culverts were built.

Lindsay Township Roads.—The East Stage Road was improved by grading 42 rods, clearing and gravelling $\frac{1}{2}$ a mile, placing 1 stone culvert and making a stone fill of 50 yds. This work was very satisfactory and made a necessary improvement. On the sideroad between lots 35 and 36, 280 rods were gravelled and 10 rods crowned with broken stone. On the 15th sideroad, 20 rods were graded and 70 rods crowned with gravel.

Lount Township Roads.—On Con. 2, lots 1 to 6, $1\frac{1}{2}$ miles of old road were graded and gravelled and 14 cedar culverts put in. The road on Cons. 12 and 13, lot 1, was graded and gravelled for a distance of 80 rods. This work consisted principally of grading the approaches to the bridge.

Machar Township Roads.—On the 30th sideroad from Cons. 2 to 4, was improved by grading and crowning with earth for a distance of $\frac{3}{4}$ of a mile and building 2 wooden culverts. On Cons. 8 and 9, lots 5 to 20, 1 mile of old road was improved by grading and gravelling same, building 3 cedar culverts and erecting 1 wooden bridge.

Matchedash Township Roads.—In this township a new road was opened up by clearing, under-brushing, stumping, and grubbing 214 rods, erecting 1 wooden bridge, having 3 cribs, each 12 by 16 by 15 ft. high. The top is pine and is 7 ft. above high water to enable gasoline boats to pass.

Medora Township Roads.—Eighty rods of new road were opened up on lots 29 and 31, Cons. "E" and "F" by clearing, under-brushing, stumping, grubbing, grading and gravelling. Two stone culverts were also put in. The Port Carling and Lake Joseph Road, lots 30 and 35, was improved by grading and gravelling $1\frac{1}{2}$ miles.

Medonté Township Roads.—The road on Con. 5, lot 15, was graded for a distance of 150 rods, and 80 rods crowned with earth and gravel. On Con. 12, lot 22, 100 rods were graded and 49 rods crowned with broken stone. The road across Con. 14, between sideroads 20 and 21, was improved by clearing and under-brushing 80 rods on each side, gravelling 67 rods and placing 1 iron culvert.

McDougal Township Roads.—The Parry Sound Road south of Waubaumic, Con. 12, lots 13 to 20, was graded and gravelled for a distance of $1\frac{1}{2}$ miles, 7 cedar culverts built, and a quantity of rock blasted from ditches.

McMurrich Township Roads.—The road on Con. 10, lots 20 to 24, was crowned with gravel for a distance of 1 mile. On the 5th sideline east to Perry, 260 rods were graded and crowned with gravel.

Morrison Township Roads.—The road in this township on lots 25 and 26 was improved by grading and gravelling 300 rods.

Monteith Township Roads.—One and a quarter miles of old road were graded and crowned with earth on the Nipissing Road south from Sequin Falls. The Bear Lake and Nipissing Road was improved by grading $1\frac{1}{2}$ miles, building 2 cedar culverts and constructing 2 wooden bridges.

Mowat Township Road.—In this township the work extended from lot 6, Con. 5, to lot 22, Con. 5, being over a distance of $4\frac{1}{2}$ miles and consisted of filling holes with earth and laying corduroy through several bog holes.

North Orillia Township Road.—The road on Con. 2, lot 10 was improved by making a cut of 400 yds. and an earth fill of 450 yds.

Orillia Township Road.—The road on sideroads 15 and 16, Con. 4, was crowned with broken stone and ditched for a distance of 100 rods. This is a black muck road and the foundation being made of stone leaves it in good shape for gravelling.

Nipissing Township Roads.—In this township the road on Con. 10, lot B. was improved by grading and gravelling $1\frac{1}{2}$ miles, blasting a quantity of rock and building 3 wooden culverts.

Oro Township Roads.—The road on Cons. 11 and 12, lots 1 to 5, was improved by grading 15 rods, gravelling 58 rods, ditching 7 rods, making a clay cut of 148 yds., a stone fill of 148 yds. and an earth cut of 40 yds. Sixty rods were cleared and graded, 20 rods stumped and grubbed, 30 rods gravelled, 20 rods ditched and a stone fill of 25 yds. made on Con. 7, lots 15 to 19.

Perry Township Roads.—In this township the 20th sideroad (Fish Lake deviation) was gravelled for a distance of 1 mile. The road on the 5th sideroad, Con. 3, was improved by grading and crowning with earth for a distance of 80 rods, and building 1 wooden culvert.

Pringle Township Roads.—On the 5th sideroad, Cons. 9 and 10, a new road was opened up by stumping and grubbing $1\frac{1}{4}$ miles, grading 55 rods, building 9 cedar culverts and constructing 1 cedar bridge.

Sinclair Township Roads.—In this township the road on Cons. 6 to 8, lots 9 to 14, was improved by grading 300 rods, crowning same with earth and stone and putting in 13 wooden culverts.

Spence Township Road.—The Nipissing Road was improved by grading and gravelling 80 rods. The work consisted of repairs on rough hills and was well done.

St. Edmund Township Roads.—The Bury Road was improved by grading 10 rods, gravelling 1 mile 35 rods, ditching 35 rods, building 4 cedar culverts, and making a stone fill of 25 yds. This leaves the road in very good shape.

Stisted Township Roads.—One mile of new road was opened up on Con. 4, lots 1, 2 and 3, by clearing, stumping, grubbing, grading and crowning with earth, and building 6 wooden culverts.

Strong Township Roads.—The Distress Road west of the 15th sideroad was graded and gravelled for a distance of $\frac{3}{4}$ of a mile, a quantity of rock blasted from ditches and 2 wooden and 4 stone culverts built.

Tay Township Roads.—The road on sideroad 10 and 11, Con. 5, was improved by making a clay cut of 300 yds. and a fill of 300 yds. The road across

Con. 12, lots 14, 15 and 16, was cleared and under-brushed for a distance of 100 rods, 40 rods graded, 50 rods crowned with earth, 50 rods ditched and 1 stone culvert built. The road opposite lot 13, Con. 6, was graded 72 rods, and 75 rods crowned with gravel. A hill was rounded out and ditches cleaned out with a grader.

Tiny Township Roads.—The Sawlog Bay Road, running east across lots C and D was opened up by clearing and under-brushing 1 mile 305 rods and stumping and grubbing 85 rods. Part of this road was through a heavily timbered swamp and thick second growth. This made a very good winter track across the swamp. The Thunder Bay Road was improved by grading and gravelling 180 rods and making a stone fill of 20 yds.

Vespra and Sunnidale Township Road.—A new road, on the townline of Vespra and Sunnidale was opened by clearing, under-brushing, stumping and grubbing 105 rods and opening 191 rods of ditch.

Wallbridge Township Road.—In this township the Byng Inlet Station Road was improved by grading $1\frac{1}{2}$ miles, ditching 100 yds., and building 4 wooden culverts.

Wood Township Road.—In this township, the Bala Road, commencing at the townline of Wood from Muskoka and Torrance, was improved by clearing and under-brushing $1\frac{1}{2}$ miles, grading 100 rods and crowning 62 rods with gravel. In addition, a number of boulders and stumps were blasted out.

WEST DIVISION BY-LAWS.

Albemarle By-law No. 557.—Road No. 1, the road from lots 13 to 19, Con. 4, thence to south townline, etc., was improved by clearing and under-brushing 70 rods, gravelling 60 rods and placing 1 wood and 1 tile culvert. Road No. 2, the 20th sideroad north to the townline; the line between lots 13 and 14, Cons. 1 and 2, and the Currie Road were cleared and under-brushed for a distance of $\frac{3}{4}$ of a mile, 14 rods were graded and 54 rods crowned with gravel. Road No. 3, the road from Patenello Bridge to the east end of lot 20, Con. 5, E.B.R., on the 20th sideroad was crowned with gravel for a distance of 90 rods, and 1 wood and 1 tile culvert built. Road No. 4, the 20th sideroad south to the townline between Cons. 2 and 3, E.B.R., was graded for a distance of 40 rods, 60 rods were crowned with gravel and 1 tile culvert built. Road No. 5, on the south townline from Con. 4, E.B.R., also the south townline to the 20th sideroad, and on the 30th sideroad to Con. 8, etc., was graded for a distance of 26 rods and crowned with gravel for a $\frac{1}{4}$ of a mile. Road No. 6, the line between Cons. 7 and 8, E.B.R., thence on shore road to foot of Spragg's Hill, the 30th sideroad and the line between Cons. 8 and 10, were graded for a distance of $2\frac{1}{2}$ miles and 60 rods crowned with gravel. Road No. 7, on the line between Cons. 8 and 9, E.B.R., 13 rods were graded and 67 rods crowned with gravel. Road No. 8, the line between Cons. 7 and 8, and the 10th sideroad were improved by gravelling 40 rods and building 1 wooden culvert. Road No. 9, the 25th sideroad; the line between Cons. 12 and 13, E.B.R., and the line between Cons. 10 and 11, E.B.R., were improved by grading $1\frac{1}{2}$ miles and crowning 126 rods with gravel. Road No. 10, this road was improved by grading and gravelling $\frac{1}{4}$ of a mile. Road No. 11, on the line between lots 19 and 20, Con. 7, E.B.R., and on the line between Cons. 7 and 8, E.B.R., were graded 20 rods, gravelled 60 rods and 1 wooden culvert built.

Chapman By-law No. 3.—Road No. 1, the road from lot 87, Cons. A and B, northerly, to sideroad between Cons. 115-116, was graded 40 rods, gravelled $1\frac{1}{2}$ miles and 3 wooden culverts built. Road No. 2, the road from lot 26, Cons. 8 and 9, to boundary of Strong, was improved by grading 6 miles, crowning $1\frac{1}{4}$ miles with gravel, and building 2 wooden culverts. Road No. 3, from lot 97, Con. A, to Ryerson boundary was improved by grading 110 rods, crowning 70 rods with earth and 200 rods with gravel, ditching 16 rods, building 1 wooden culvert and erecting 1 wooden bridge.

Eastnor By-law No. 15.—Road No. 1, on the road from the townline of Albe-marle, north, to the 20th sideroad, 100 rods were crowned with gravel. Road No. 2, starting at the 20th sideroad, Cons. 2 and 3, running north to the townline, 65 rods were crowned with gravel. Road No. 3, the 1st Con. road from the 20th sideroad to Lindsay townline was gravelled for a distance of 70 rods. Road No. 4, the road on Cons. 1 and 2, from the townline to the 20th sideroad, was improved by gravelling 57 rods. Road No. 5, starting at the townline on Cons. 2 and 3 and running north to the 20th sideroad. This work consisted of gravelling 60 rods.

Keppel By-law No. 14.—Road No. 1, on the line between Cons. 3 and 4, from lots 11 to 18, was crowned with broken stone for a distance of 110 rods. Road No. 2, the road across Cons. 1 and 2, lots 15 and 16, was crowned with broken stone for a distance of 100 rods. Road No. 3, on the road through lots 26 to 30, across Cons. 7 to 12, 80 rods were graded and 60 rods crowned with broken stone. Road No. 5, the south Diaz Road, from lots 1 to 19, was graded for a distance of 3 miles and $\frac{1}{2}$ a mile crowned with broken stone. Road No. 6, the road between Cons. 13 and 14, lots 7 to 20, was improved by grading 1 mile and crowning 80 rods with broken stone. Road No. 7, the road between Cons. 15 and 16, from lots 16 to 27, was improved by crowning 120 rods with broken stone. Road No. 8, on the line between lots 25 and 26, across Cons. 12 to 16, 120 rods were graded and crowned with broken stone. Road No. 9, the road across Cons. 1 and 2, S.C.D., and 1 and 2, N.C.D., thence east between lots 11 and 12, Cons. 15 to 25, was improved by erecting 1 large wooden bridge. Road No. 10, the road across Con. 17, lots 14 to 20, was crowned with broken stone a distance of $\frac{1}{2}$ of a mile. Road No. 11, on the line between Cons. 19 and 20, lots 12 to 24, 25 rods were graded, 72 rods crowned with broken stone, and a stone cut of 25 yds. made. Road No. 12, on the line between Cons. 21 and 22, lots 5 to 10, 65 rods were crowned with broken stone. Road No. 13, the line between Cons. 23 and 24, lots 15 to 20, was improved by grading 10 rods and crowning 85 rods with broken stone. Road No. 14, the road across Cons. 17 to 24, between lots 25 and 26, was graded for a distance of 22 rods, $\frac{1}{4}$ of a mile crowned with broken stone and 3 tile culverts built. Road No. 15, on the line between Cons. 19 and 20, from lots 33 to 36, 10 rods were graded, 65 rods crowned with broken stone and a stone fill of 20 yds. made. Road No. 16, the road across Cons. 18 to 23, between lots 40 and 41, was crowned with broken stone for a distance of 77 rods, and a clay and stone fill of 50 yds. made. Road No. 17, on the line between Cons. 23 and 24, from lots 26 to 40, 25 rods were graded and $\frac{1}{4}$ of a mile crowned with broken stone. Road No. 19, the road from Shallow Lake to Hepworth was improved by grading 30 rods and making a stone fill of 285 yds.

Lindsay By-law No. 253.—Road No. 1, on the line between Cons. 4 and 5 and on the 10th sideroad, 14 rods were graded and 125 rods crowned with gravel. Road No. 2, the road between Cons. 4 and 5, from lots 15 to 35, and the 15th sideroad was improved by grading 25 rods, gravelling 70 rods, making a stone fill

of 10 yds., and building 1 stone culvert. Road No. 3, between Cons. 2 and 3, lots 1 to 15, and Con. 1, from lots 30 to 35, 47 rods were crowned with gravel. Road No. 4, the road between Cons. 2 and 3, from lots 15 to 30, was crowned with gravel for a $\frac{1}{4}$ of a mile and 1 cedar culvert put in. Road No. 5, the 30th sideroad from Con. 1 west to Cons. 4-5, was graded for a distance of 20 rods and 100 rods crowned with gravel. Road No. 6, the 35th sideroad, from Con. 1, E.B.R., to Georgian Bay, was improved by grading 100 rods and crowning $\frac{1}{4}$ of a mile with gravel. Road No. 7, the 5th sideroad from Cons. 2 and 3, E.B.R., east to the blind line between Cons. 1 and 2, E.B.R., was improved by grading 10 rods, gravelling 50 rods and making a stone fill of 25 yds. Road No. 8, the 5th sideroad from between Cons. 1 and 2, E.B.R., east to Cons. 4 and 5, E.B.R., was graded for a distance of 30 rods and 50 rods crowned with gravel.

Machar By-law No. 528.—Road No. 1, on the line between Cons. 4 and 5, from lots 16 to 25, 40 rods were cleared and under-brushed, 176 yds. of gravel spread and 2 wooden culverts put in. Road No. 2, the 5th sideroad between Cons. 7 and 8, was improved by spreading 1,000 yds. of gravel. Road No. 3, the 20th sideroad from lot 15 on the 5th Con. to lot 20 on the 9th Con. was improved by grading 40 rods and spreading 400 yds. of gravel. Road No. 4, the line between Cons. 4 and 5, from the 5th to the 10th sideroads, was graded for a distance of 38 rods and 390 yds. of gravel distributed.

Matchedash By-law No. 185.—Road No. 1, the 3rd and 4th sideroad from the townline to the 5th Con. was improved by grading 65 rods, gravelling 70 rods, ditching 45 rods and building 1 stone culvert. Road No. 2, this road was improved by grading 30 rods, crowning 60 rods with earth and broken stone, and building 1 wooden culvert. Road No. 4, the 4th Con. Road was graded for a distance of 35 rods and 70 rods crowned with gravel. Road No. 5, the Irish line, Con. 2, was improved by grading 75 rods, crowning 35 rods with clay and building 1 stone culvert. Road No. 6, the 3rd and 4th sideroad from the townline to Con. 3 was crowned with gravel for a distance of $\frac{1}{2}$ a mile, and 10 rods of ditch opened up.

Medonte By-law No. 449.—Road No. 1, the road on Con. 4, from lots 15 to 21, was improved by grading 20 rods and crowning $\frac{1}{4}$ of a mile with gravel. Road No. 2, on Con. 3, from lots 19 to 24, 75 rods were graded, 210 yds. of clay cut and 210 yds. of clay fill made. Road No. 4, Con. 9, from lots 12 to 16, was improved by grading 60 rods, and crowning 75 rods with gravel. Road No. 5, on Con. 13, from lots 16 to 23, 30 rods were graded, 20 rods ditched and 87 rods crowned with gravel. Road No. 8, on sideline 5-6, across Con. 9, 100 rods were graded and 90 rods crowned with gravel. Road No. 9, the road on Con. 12, from lots 9 to 11, was improved by grading 40 rods, gravelling 50 rods and building 1 tile culvert. Road No. 11, on Con. 5, from lots 1 to 13, 30 rods were graded, 15 rods ditched, and 40 rods crowned with gravel. Road No. 12, the road on Con. 6, from lots 4 to 12, was crowned with clay and gravel for a distance of 100 rods.

Medora and Wood By-law No. 310.—Road No. 1, from the townline Medora and Humphrey, south to lot 23, Con. 5, Medora, was cleared and under-brushed for a distance of $1\frac{1}{2}$ miles, 300 rods were graded, 1 mile gravelled and 6 wooden culverts placed. Road No. 2, the road from the townline Medora and Conger south to lot 18, Con 3, was improved by clearing and under-brushing $1\frac{3}{4}$ miles, grading $4\frac{1}{2}$ miles, spreading 400 loads of gravel, blasting out 20 yds. of rock, and building 6 tile and 11 wooden culverts. Road No. 3, the townline between Medora and Port Carling, then south to the line between Medora and Bala was cleared and under-brushed for a distance of 1 mile, 2 miles were graded, 44 loads of stone, 127 loads of earth, and 275 loads of gravel were spread upon the road, and 4 wooden

culverts built. Road No. 4, from the line between Bala and Wood to the line between Wood and Muskoka was cleared and under-brushed for a distance of 300 rods, 100 rods graded, 408 loads of gravel spread and 1 wooden culvert built.

Monck By-law No. 439.—Road No. 1, the Lake Shore Road, from lot 1, Con. 2, to lot 33, Con. 13, was improved by blasting out considerable rocks and stumps, grading 10 miles, spreading 335 loads of gravel, and building 10 stone and 8 wooden culverts. Road No. 2, the road from the Watt townline by way of Bardsville and Falkenburgh to Bracebridge was stumped and graded for a distance of 5 miles, 115 loads of gravel were spread, 1 stone culvert built, and 15 yds. of rock blasted out. Road No. 3, the River Road, from lots 1 to 8, Con. 1, was graded for about 2 miles and 60 loads of gravel spread thereon. Road No. 4, on the road from lots 6 to 13, Con. 3, several large stumps were removed, about 2 miles graded, 100 yds. of rock blasted out, 18 loads of gravel and earth spread and 2 wooden culverts put in.

Muskoka By-law No. 279.—The Doe Lake Road was improved by clearing and under-brushing $\frac{1}{2}$ a mile, grading 1 mile 25 rods, spreading 313 loads of earth and 108 loads of gravel, making 180 yds. of fill and building 10 wooden culverts. Road No. 2, the River Road was improved by grading $1\frac{1}{4}$ miles, spreading 26 loads of gravel and building 2 wooden culverts. Road No. 3, the Reay Road was graded for a distance of 2 miles, 51 loads of gravel spread and 6 wooden culverts put in. Road No. 4, on the Musquosh Road 300 rods were cleared and under-brushed, 1 mile graded, 52 loads of earth spread, several large boulders and stumps removed and 4 wooden culverts built. Road No. 5, the Muldrew Road was improved by clearing and under-brushing 30 rods, removing several large stumps, grading 25 rods, spreading 102 loads of earth and repairing 10 wooden culverts. Road No. 6, the Bracebridge Road was graded for a distance of 3 miles, 64 loads of gravel spread on it and 3 wooden culverts put in. Road No. 7, on the Lake Shore Road, 35 rods were graded and 256 loads of gravel spread.

Orillia By-law No. 943.—Road No. 1, the road from Price's Corner east on Con. line 3 was improved by clearing and under-brushing 1 mile, and grading $3\frac{1}{2}$ miles. Road No. 3, on Cons. 2 and 3, from lots 2 to 10, $\frac{3}{4}$ of a mile were graded, 75 rods ditched and 200 rods crowned with gravel. Road No. 4, on Con. 2, from lots 10 to 24, and Con. 3, lots 15 to 24, 1 mile was crowned with earth, 115 rods crowned with gravel and 1 cement-tile culvert built. Road No. 5, the road on Con. 6, from lot 1 to 24, and Con. 7, from lot 1 to 21, was improved by grading 1 mile and crowning $\frac{3}{4}$ of a mile with gravel. Road No. 6, Con. line 9-10, from Lake Couchiching north. This road was graded for a distance of 40 rods and $\frac{3}{4}$ of a mile crowned with gravel. Road No. 7, the roads on Cons. 12 and 13, from Lake Couchiching north, were improved by grading about $\frac{3}{4}$ of a mile and crowning 50 rods with gravel.

Sarawak By-law No. 7.—Road No. 1, the road from lot 9, Con. 1. to lot 9, Con. 10, was improved by grading 1 mile and crowning 90 rods with broken stone. Road No. 2, the sideroad between lots 12 and 13 was improved by grading 146 rods and crowning 20 rods with broken stone. Road No. 3, on the Centre Road from Cons. 1 to 12, 100 rods were graded and 80 rods crowned with broken stone. Road No. 4, the sideroad between lots 24 and 25, from Cons. 3 to 8, was graded for a distance of $\frac{1}{2}$ a mile and 178 rods crowned with broken stone. Road No. 5, the road on Cons. B and C, from lots 34 to 42, was improved by grading 188 rods and crowning $\frac{1}{2}$ a mile with broken stone.

St. Edmunds By-law No. 195.—Road No. 1, on the 45th sideroad, W.B.R., 25 rods were stumped, grubbed and graded and 30 rods crowned with gravel. Road

No. 2, the 50th sideroad, W.B.R., was improved by making a rock cut of 50 yds., a clay cut and fill of 100 yds. and crowning 52 rods with gravel. Road No. 3, the 45th sideroad, E.B.R., was crowned with gravel for a distance of $\frac{1}{4}$ of a mile. Road No. 4, the 5th sideroad, E.B.R., was improved by grading 20 rods, gravelling 50 rods and opening 20 rods of ditch. Road No. 5, the road on Con. 3, W.B.R., between lots 47 and 50, was graded for a distance of $\frac{1}{2}$ of a mile, and 200 yds. of clay cut and fill made.

Tay By-law No. 650.—Road No. 1, on the line between Cons. 4 and 5, lots 48 to 50, 125 rods were graded, 55 rods crowned with gravel, and 330 yds. of earth fill made. Road No. 2, the line between Cons. 4 and 5, lots 1 to 13, was improved by grading 95 rods, and crowning same with gravel. Road No. 4, on the line between Cons. 3 and 4, lots 1 to 13, 67 rods were graded and 120 rods crowned with gravel. Road No. 5, the road between Cons. 13 and 14, lots 1 to 7, was improved by ditching 20 rods and crowning 70 rods with gravel. Road No. 6, on the sideroad between lots 11 and 12, Cons. 11, 12, and 13, 24 rods were graded, and 100 rods crowned with gravel. Road No. 7, the road on the line between Cons. 6 and 7, lots 1 to 13, was graded and gravelled for a distance of 70 rods. Road No. 8, on the line between Cons. 7 and 8, lots 1 to 8, 90 rods were graded and gravelled, and 20 yds. of stone fill made.

Vespra By-law No. 595.—Road No. 1, the road on the line between Cons. 1 and 2, from the north townline to lot 30 was improved by gravelling 120 rods. Road No. 3, the Sunnidale Road was graded for a distance of 1 mile, and 1 mile crowned with gravel. Road No. 5, the road on the line between Cons. 5 and 6, opposite lots 7 and 8, was opened up by stumping, grubbing and grading 120 rods and building 1 wooden culvert. Road No. 6, on the line between Cons. 6 and 7, from lots 3 to 8, $\frac{3}{4}$ of a mile were graded and 140 rods of ditch opened up. Road No. 7, the road between Cons. 7 and 8, etc., was improved by crowning 80 rods with gravel. Road No. 9, on the line between Cons. 8 and 9, lots 8 to 14, was crowned with clay and gravel for a distance of $\frac{1}{4}$ of a mile, and 40 rods were ditched. Road No. 11, the road between Cons. 9 and 10, lots 8 to 15, was gravelled for a distance of $\frac{1}{4}$ of a mile and 1 wooden culvert built. Road No. 13, between Cons. 11 and 12, lots 15 to 20, the work consisted of crowning 120 rods with clay and gravel.

EAST DIVISION.

Abinger and Clarendon Township Roads.—The Abinger boundary road was improved by grading 196 rods and building 2 stone culverts.

Admaston Township Roads.—The Molybdenite Mine Road was improved by grading and gravelling 1 mile. On the Douglas Station Road, lots 28 to 30, Con. 9, 1 mile was graded and $\frac{1}{2}$ a mile crowned with gravel. This road was left in splendid shape. One-half mile of old road on Con. 9, lots 9 to 11, was improved by grading and crowning with earth. A quantity of stone was removed from the roadway and considerable side-draining done. The Ashdad and Mount St. Patrick Road was graded for a distance of 1 mile, and $1\frac{1}{2}$ miles crowned with gravel. The centre of this road was ploughed and filled with stone, before gravelling, making a good road-bed. The Shamrock Mountain Road was improved by grading and crowning $\frac{1}{2}$ a mile with earth and gravel.

Alice Township Roads.—The Alice and Pembroke Road, lots 28 to 32, was graded, crowned with earth and side-drained for $\frac{1}{2}$ a mile. The Pembroke and Eganville Road was improved by grading and gravelling $\frac{3}{4}$ of a mile. The road

on Con. 12, lots 26 to 29, was graded and crowned with gravel for a distance of 1 mile and 2 cedar culverts built.

Airy Township Roads.—The Whitney Road, across lot 8, Con. 5, was graded for a distance of 1 mile 45 rods, 20 rods crowned with gravel, and 4 wooden bridges constructed. On the Whitney Road, Con. 6, $1\frac{1}{4}$ miles were graded and 2 wooden culverts put in. On the sideline, Con. 6, a new road was opened by stumping and grubbing 70 rods. Improvements were made on the old road by grading $1\frac{1}{4}$ miles and building 5 wooden culverts.

Anson and Minden Township Road.—The boundary between these townships was improved by crowning 60 rods with gravel and blasting considerable stone from the road-bed.

Anstruther Township Road.—In this Township, 80 rods were crowned with earth on lots 37 and 38, Cons. 2 and 3.

Bagot Township Roads.—The Springtown Road, lots 8 and 9, Con. 7, was improved by clearing, under-brushing and grading 80 rods. This road was through a swamp and a good job has been done. The Calabogie and Kennelly Road was improved by grading and crowning 80 rods with earth, and putting in 1 cedar culvert. The cedar for the culvert was cut on the right-of-way. Eighty rods were gravelled on the Darling and Calabogie Road, and a number of holes filled with stone. On Cons. 9 and 10, lot 28, the Ashdad Road was improved by grading 120 rods and crowning 80 rods with gravel. One mile of old road on Cons. 4 and 5, lots 18 to 22, was improved by grading and crowning with earth and building 2 cedar culverts.

Bagot and Brougham Township Road.—The Black Donald Mine Road was improved by grading 1 mile, crowning with gravel $1\frac{1}{2}$ miles, and building 8 cedar culverts. This road was also widened and a quantity of stone removed.

Bancroft Township Road.—In this township the road on lots 60 and 61 was improved by stumping, grubbing, grading and gravelling 40 rods, and building a cedar bridge.

Bangor Township Road.—On the road from Peterson Road to Centreview, 4 cedar culverts were constructed and a cedar bridge built. Some general repairs were also made by removing stones and boulders. The Combermere to Centreview Road was improved by clearing, under-brushing and grading 80 rods, building 2 cedar culverts and erecting a cedar bridge.

Barrie Township Road.—In this township the Myer's Cave and Harlowe Road was improved by grading and crowning with gravel for a distance of 264 rods, ditching a mile on both sides of the road and building 11 cedar culverts.

Bastedo Township Road.—The Bastedo Road, on Con. 1, lots 8 and 9, was cleared and under-brushed for $\frac{3}{4}$ of a mile, and a wooden culvert put in.

Beckwith Township Roads.—One-half mile was graded and gravelled on Cons. 1 to 11, lots 1 to 3. The 11th line Lake Road was improved by crowning 80 rods with broken stone. This stone was supplied by statute labor.

Bedford Township Road.—The road on the townline of Bedford and Loughboro was improved by grading and crowning with gravel 12 rods, and making 2 stone fills of 50 and 75 yards each.

Bexley Township Roads.—The Base Line Road on Con. 2 was improved by grading 200 rods and crowning $1\frac{1}{4}$ miles with gravel. Some large stones were also removed. The Cameron Road on Lots 11 and 12 was improved by stumping 15 rods, grading 30 rods and crowning 36 rods with broken stone.

Bigwood Township Roads.—Two wooden culverts were built and 930 yds. of

gravel spread on corduroy on the Bigwood boundary, Lot 2. This work was well done.

Bonfield Township Roads.—Between lots 24 and 25, across Cons. 5 and 4, $\frac{1}{2}$ mile of old road was graded and 2 wooden culverts built. The road on Con. 10 was improved by grading 30 rods and crowning 228 rods with gravel. The road across lot 24, running to Con. 10, was graded for a distance of $\frac{1}{2}$ a mile, and 2 wooden culverts put in. The 5th and 6th sideline, Con. 11, was improved by grading 75 rods and building 4 wooden culverts. Fifty rods were graded and 2 wooden culverts built on the 30th sideline, Con. 6. The road on lots 7 and 8, Con. 9, was improved by grading 20 rods, gravelling 150 rods and building 2 wooden culverts. The road on Con. 9, running across lot 6, was graded for a distance of 40 rods, 70 rods were crowned with gravel and 1 wooden culvert built. This work was done through very low, rough land and some bad spots were improved. On lot 25, Con. 3, a big hill was reduced by making a cut of 6 ft. and a fill of 8 ft., 50 rods were also graded and a wooden culvert built.

Boulter Township Roads.—A new road was opened on the boundary line, lot 23, by clearing, under-brushing, stumping, grubbing and grading 60 rods, and building 1 wooden culvert. The road on lots 34 and 35, Con. 12, was improved by grading $\frac{1}{2}$ a mile and building 2 wooden culverts.

Bromley Township Roads.—In this township 80 rods of old road were graded and $1\frac{1}{4}$ miles crowned with gravel.

Brougham Township Road.—The Mount St. Patrick and Mountain Road was improved by removing stone, crosslaying and gravelling 40 rods.

Brudenell Township Roads.—The Drohan Swamp Road, ending at lot 304, was improved by gravelling 80 rods of corduroy and building 5 cedar culverts. A quantity of stone was removed from the road-bed and 80 rods were graded and gravelled on the Brudenell and Killaloe Road. The Mackie Hill, 16th Con. Road, was improved by cutting down the hill, removing stone and grading and gravelling $\frac{1}{2}$ a mile. The road on lots 20 and 21, Con. 3, was gravelled for 40 rods.

Brudenell and Lyndoch Township Road.—The Whalen Swamp Road was improved by removing old corduroy, gravelling 80 rods and building 1 cedar culvert.

Brougham Township Roads.—The D'Acre Swamp (Opeonga line), was improved by gravelling $\frac{1}{2}$ a mile and building 3 cedar culverts. General repairs were made to the D'Acre and Mount St. Patrick Road by removing stone, grading and gravelling $\frac{1}{2}$ a mile and building 2 cedar culverts.

Burleigh Township Roads.—The Burleigh and Apsley Road, Con. 9, lots 10 and 11, was improved by crowning 242 rods with crushed stone. On Con. 3, lot 7, 80 rods were crowned with gravel.

Cameron Township Road.—In this township, on Con. 24, lots 1 and 2, the road was improved by grading 135 rods and building a wooden bridge.

Carden Township Roads.—The Mud Lake Shore Road, Con. 9, was improved by grading 8 rods on a bad hill and crowning 72 rods with gravel, earth and broken stone. The road on the First Quarter Line, Cons. 9 and 10, was improved by grading 46 rods, and crowning 69 rods with gravel and broken stone.

Cardiff Township Road.—In this township the work was done on four short hills, which consisted of clearing and under-brushing 200 rods, grading 150 rods, crowning 100 rods with earth, and building 3 wooden culverts.

Calvin Township Roads.—The road on the 5th sideroad, Con. 2, was graded for a distance of 200 rods and some general repairs over 2 miles were made. General repairs were made on the road from the 2nd Con. to the Trunk Road by grading 150 rods, gravelling 30 rods and putting in 2 wooden culverts. The road

on the 10th sideline, Con. 5, was graded for a distance of 40 rods and a wooden culvert put in. The road on the 15th and 16th sideline was improved by grading 40 rods, gravelling 80 rods and building a wooden culvert. The gravel had to be drawn through clay land and the work done was excellent. On the 8th Con., lots 16 and 17, 75 rods of old road were graded and gravelled. The road on Con. 3, sideline 15, was improved by gravelling 200 rods and building 2 wooden culverts. On sideline 30, Cons. 2 and 4, 80 rods of old road were graded, 200 rods gravelled, 5 yds. ditched and 4 wooden culverts built.

Carlow Township Roads.—Improvements were made on the road through a swamp on Con. 12, lots 4 and 5, by clearing, under-brushing, grading and gravelling 40 rods. General repairs were made to the old road on Con. 2, lot 20, by grading and gravelling 70 rods and building 2 wooden culverts.

Cavendish Township Road.—The Cavendish and Gooderham Road, lots 13 to 18, on Cons. 1 to 6, was improved by grading a mile, building a wooden crossing.

Cashel Township Roads.—In this township general repairs were made to the road by clearing and under-brushing 80 rods and grading 2 miles.

Chandos Township Roads.—The Post Road, on Con. 10, lot 26, was improved by crowning 50 rods with earth. One hundred and forty-four rods were graded on the Wellington Road, Con. 3, lot 25. This work was very good. On the Wellington Road, lot C, Con. 4, 120 rods of old road were improved by grading and removing a quantity of large stones. The Scott Road, west on Con. 16, lots 29 and 30, was improved by clearing and under-brushing 40 rods and crowning 90 rods with gravel.

Chisholm Township Roads.—The road on Cons. 11 to 17 was gravelled for a distance of 60 rods through a swamp, 80 rods were graded and a wooden culvert built. A new road was opened on lots 6 and 7, 20th sideroad, by clearing, under-brushing and grading 60 rods and building a wooden culvert. The road on Con. 17, sideline 10, was improved by gravelling 50 rods and opening 30 rods of ditch. A new road was opened up on lot 20, Con. 16, to avoid a bad hill by grading 75 rods, gravelling 10 rods and building 2 wooden culverts. The road on the 1st Con., lot 6, was improved by grading 30 rods and crowning 30 rods with gravel. This was through heavy clay land. A new road was opened up through a swamp in Con. 12, lots 18 and 19, by clearing and under-brushing 125 rods and building a wooden platform 125 rods long. Forty rods were graded and 20 rods gravelled on the 5th sideroad, Con. 10. A very large hill was cut down about 4 ft. and 35 rods were graded on Con. 4, lot 9. A new road was opened on the 5th sideroad, Cons. 2 to 4, by clearing, under-brushing and grading 55 rods, gravelling 20 rods and building a wooden culvert. This was through very swampy land. A new road was also opened up on sideline 25, Con. 11, by clearing, under-brushing, stumping, grubbing and grading 60 rods, gravelling 15 rods and building a wooden culvert.

Clarendon Township Roads.—The Myer's Cave and Bavine Road was opened by stumping, grubbing and grading 138 rods. This road was built to avoid 2 rocky hills. The Gull Lake and Plevna Road on Con. 11 was improved by clearing and under-brushing 15 rods, grading 47 rods, crowning 167 rods with gravel and sand and building 2 cedar culverts. The Ardoch Road on lot 27 was opened by clearing, under-brushing, stumping, grubbing, grading and gravelling 121 rods, and making a stone fill.

Cosby Township Road.—In this township $\frac{3}{4}$ of a mile was graded and 80 rods crowned with gravel.

Crerar Township Road.—The River Valley (Warren Road) was opened by

clearing, under-brushing, stumping and grubbing $\frac{1}{2}$ a mile, grading and crowning 80 rods with earth and building 2 wooden culverts.

Dalton Township Road.—In this township 1 mile was graded and 240 rods crowned with gravel.

Darling Township Roads.—The Hall's Mills and Clayton Road was improved by grading and surfacing $\frac{1}{2}$ a mile with gravel. The Darling and Lanark boundary was graded and crowned with gravel for a distance of 80 rods. General repairs were made on the Rayercroft and White Lake Road by removing stone, grading, and crowning with earth for a distance of $\frac{1}{2}$ a mile. The Tullock and Rayercroft road was opened up by clearing, under-brushing, stumping, grubbing, grading and crowning with earth for a distance of 80 rods. This was around a bad hill and was a much needed improvement.

Denbigh Township Roads.—The Rose Hill and Vennachar Road was opened up by clearing, under-brushing, stumping and grubbing 194 rods and grading 50 rods. A log fill between two hills 5 ft. deep was also made. The Vennachar and Malory Turn Road was improved by grading and ditching 200 rods, and crowning 134 rods with gravel.

Dungannon Township Roads.—The road on Con. 16, lots 27 and 28, was improved by clearing, under-brushing, grading and crowning with gravel for a distance of 40 rods, and building 3 cedar culverts. On lots 22 to 24, Con. 16, 80 rods were cleared, under-brushed and graded and a cedar culvert built. The Bancroft and Hermon Road was improved by clearing, under-brushing, grading and crowning with gravel 80 rods, and building 2 cedar culverts. Eighty rods were cleared and $\frac{1}{2}$ a mile graded on lots 8 and 9, Con. 9. Four cedar culverts were also put in.

Elzevir Township Roads.—The work in this township consisted of grading and gravelling $\frac{1}{2}$ a mile.

Ennismore Township Roads.—The Gannon's Narrows Road was improved by gravelling 83 rods. The road on lot 8, Con. 4, was also gravelled for a distance of 106 rods.

Faraday Township Roads.—The Bancroft and Coe Hill Road was improved by grading and brushing 80 rods, crowning 40 rods of corduroy with earth, and building 3 cedar culverts. The townline of Faraday and Herschel was improved by brushing 40 rods, grading 80 rods, building a cedar culvert and constructing a cedar bridge. Several ditches were also cleaned out on the big hill. The Vankleek Settlement Road was improved by clearing, under-brushing and grading 40 rods, building 2 cedar culverts and making a stone and log fill of 50 yds. Some general repairs were made by brushing the sides, removing stone, blasting rock, grading $\frac{3}{4}$ of a mile, gravelling 80 rods and building 3 cedar culverts on the Perth Lake Road. The Faraday boundary on Con. 16 was improved by clearing 1 mile, grading $\frac{1}{2}$ a mile, and crowning 10 rods with broken stone.

Ferris Township Roads.—General repairs were made on the Corbett Road by grading 50 rods, crowning 20 rods with gravel and building 3 wooden culverts. The road on the 15th sideline, Cons. 9 and 10, was improved by crowning 50 rods with gravel and building 2 wooden culverts. The Bonfield Road (south shore of Nosbonsing Lake) was graded for a distance of 70 rods. On the boundary of Chisholm and Ferris, 110 rods were gravelled. A new road was opened up on lot 14, Cons. 6 and 7, by clearing, under-brushing, stumping and grading 84 rods, gravelling 16 rods, ditching 10 rods and building 2 wooden culverts. The Nosbonsing Road, lots 14 and 15, was improved by grading 150 rods, and building 4 wooden culverts. Eighty rods were graded and a wooden culvert built on lots

17 and 18, Con. 20. The road on Con. 18, lots 40 and 41, was improved by gravelling 72 rods, ditching 50 rods, and building 2 wooden culverts. A new road was opened on lot 34, Con. 13, by stumping and grubbing 80 rods, grading 20 rods and building 2 wooden culverts. The road on the 10th sideroad, Cons. 6 and 7 was improved by grading 65 rods, gravelling 35 rods and building 1 wooden culvert.

Field Township Roads.—The Cache Bay Road on Con. 1 was graded for a distance of 80 rods, 180 rods crowned with gravel, and 4 wooden culverts put in. The road on Con. 6, lot 15, was cleared and under-brushed for a distance of 100 rods.

Glamorgan Township Road.—In this township 113 rods were graded, 57 rods crowned with sand, a quantity of stone removed from the roadbed and a wooden culvert put in.

Grattan Township Roads.—The Perault Settlement Road was improved by gravelling 80 rods of corduroy, building a cedar culvert and cutting down a bad hill. On the Caldwell Station Road, 1 mile was graded and crowned with earth. The Eganville Station Road was improved by grading a mile and crowning 12 rods with gravel.

Griffith Township Roads.—The road on lots 12 and 13, Con. 2, was improved by grading and crowning 80 rods with earth and building a cedar culvert. The Height of Land Road was graded and crowned with earth for a distance of 40 rods. This was repairing a bad hill. The Griffith and D'Acre Road was improved by grading and gravelling 80 rods and building 2 cedar culverts.

Hagarty Township Road.—The Eganville and Old Killaloe Road was improved by grading and crowning with gravel and clay for a distance of 80 rods, and putting in 1 cedar culvert. Eighty rods were graded and gravelled on the Tramore and Killaloe Road. The Killaloe and Wilno Road was improved by grading and gravelling $\frac{1}{2}$ a mile and cutting down a bad hill. The Basin Depot Road was repaired by grading and gravelling 80 rods, building a cedar culvert and repairing a bridge. Forty rods were graded and 80 rods crowned with gravel on the Wilno and Killaloe Road.

Harvey Township Roads.—The Buckhorn Road was improved by grading and gravelling 100 rods. Seventy-five rods were gravelled on the Gannon's Narrows Road. On the Bobcaygeon Road, general repairs were made by gravelling 95 rods. The Bobcaygeon and North Harvey Road was improved by gravelling 40 rods.

Head, Clara and Maria Township Roads.—The road on lot 15, Con. 8, was improved by grading 100 rods. On Con. 8, lots 8 to 12, 200 rods were graded.

Herschel Township Road.—The work in this township consisted of clearing and under-brushing 20 rods, grading 80 rods, putting in 2 cedar culverts and erecting a cedar bridge.

Hinchinbrooke Township Roads.—The Haddock Road was improved by grading 105 rods, gravelling 215 rods, and making a stone fill of 35 rods. The Tichbourne and Oconto Road was stumped, grubbed and graded for a distance of 187 rods.

Hugel Township Road.—In this township, on the Warren River Valley Road a large wooden culvert was placed.

Hungerford Township Roads.—The road on Con. 8, across lot 20, was improved by brushing out a swamp and gravelling 80 rods. Eighty rods were graded and gravelled and a cedar culvert placed on Con. 6, lot 3. The road on Con. 7, across lots 6 and 7, was graded and gravelled for a distance of 80 rods.

Huntingdon Township Road.—In this township repairs were made by graveling 180 rods.

Kennebec Township Roads.—The Salmon River and Mount Hope Road was improved by grading 104 rods, crowning the hill with gravel and making a stone fill of 15 yds. The Arden and Harlowe Road was also improved by crowning 15 rods with gravel, making a stone fill of 15 rods, and 2 rock cuts, one 31 ft. long, the other 37 ft. long, and placing a good railing on both sides of the hill. This was a difficult job and the work was well done.

Kirkpatrick Township Roads.—A new road was opened up in this township by clearing, under-brushing and grading 170 rods and placing 2 iron and 3 wooden culverts.

Lanark Township Road.—In this township the Lanark and Darling 8th line road was improved by crowning 120 rods with gravel.

Lavant Township Road.—The Clyde Hill Road was improved by grading and gravelling 80 rods, and removing a quantity of stone from the road-bed.

Larton and Digby Township Roads.—The Monck Road on lot 10, Con. 1, was improved by grading 20 rods, gravelling 30 rods, filling in several low places, and cleaning out the side ditches.

Larton Township Road.—In this township the road on Cons. 6 to 8 was improved by grading 15 rods, gravelling 25 rods, making a rock cut of 10 yds., and a rock fill of 10 yds.

Loughboro Township Roads.—Twenty-four cords of stone have been piled on lot 24, Con. 11, awaiting the crusher. The road on lots 22 to 23, Con. 9, was improved by crowning 104 rods with broken stone. The Raymond Corners to Bedford Mills Road was improved by grading 135 rods, gravelling 200 rods, ditching 15 rods, cutting a hill about 3 ft. deep, and filling in at bottom.

Lutterworth Township Roads.—The Bobcaygeon Road north of the Dutch line, was graded for a distance of 30 rods, and 100 rods crowned with earth. This work was done on three short hills. On the Cameron Road, 90 rods were graded and crowned with earth.

Lyell Township Roads.—The Madawaska Road was improved by grading a mile, and placing 5 wooden culverts. On the Hastings Road, lot 27, Con. 5, $1\frac{1}{4}$ miles were graded and 2 wooden culverts put in.

Marmora Township Road.—General repairs were made on the Cordova Road by grading and gravelling 80 rods.

Mattawan Township Roads.—A new road was opened up on Con. 2, lots 23 and 24, by clearing and under-brushing 30 rods, stumping and grubbing 60 rods, and placing 3 wooden culverts. The road on lot 9, Con. 13, was improved by grading 150 rods, and constructing 2 wooden culverts. A new road was also opened on lot 19, Con. 8, by clearing, under-brushing, stumping and grubbing 120 rods and building 2 wooden culverts.

Matawatchan Township Roads.—A new road (called the Cemetery Road) was built around a rocky hill by grading and crowning 40 rods with earth. The Camel Chute Road was improved by grading and gravelling 80 rods and building a cedar bridge. One-half mile of old road was improved, on Con. 10, lots 7 to 9, by grading and gravelling same.

Mayo Township Roads.—The Long Lake Settlement Road was improved by clearing and under-brushing $\frac{1}{2}$ a mile, grading a mile, laying 60 yds. of corduroy, and placing 3 cedar culverts. General repairs were made on the L'Amable Station and Fort Stewart Road by clearing, under-brushing and grading 80 rods, graveling 40 rods and placing 3 cedar culverts.

McClure Township Roads.—On lot 7, Con. 2, an earth fill of 400 yds. was made. This was on each side of a good bridge and a good railing was also erected. The Hastings Road, north of Maynooth, was improved by grading 80 rods, gravelling 40 rods, and blasting out considerable rock. The road on lots 1 to 15, Con. 1, was improved by clearing and under-brushing 20 rods and grading 80 rods.

McNabb Township Road.—In this township the White Lake Road was graded and gravelled for a distance of $\frac{1}{2}$ a mile.

Methuen Township Road.—The road on lots 2 to 16, Cons. 3 to 5, was improved by crowning 165 rods with earth and gravel.

Minden Township Road.—In this township two hills were repaired on the West Shore Road, by grading 18 rods and crowning 20 rods with gravel and earth. Some large stones were also removed from the road-bed.

Monteagle Township Roads.—The Robinson Settlement Road was improved by grading and crowning $\frac{1}{2}$ a mile with gravel, placing 3 cedar culverts and erecting a wooden bridge. Eighty rods were graded and a cedar culvert built on the Moxam Settlement Road. The Musclow Schoolhouse Road was repaired by clearing and under-brushing 40 rods, grading 80 rods, and building 2 cedar culverts.

Monteagle and Herschel Township Road.—The Hastings Road, south of Maynooth, was improved by grading $\frac{1}{2}$ a mile, gravelling 40 rods and building 1 tile and 3 cedar culverts.

Monmouth Township Road.—In this township, 50 rods were cleared and under-brushed, 80 rods graded, 158 rods crowned with earth and 4 wooden culverts put in.

Morrison Township Road.—The Dalton and Washago Road was improved by grading 61 rods, gravelling 76 rods, building 2 stone culverts and removing 5 pine stumps.

North Algona Township Roads.—One mile of old road was graded and crowned with earth and gravel on the Golden Lake and Killaloe Road. The Bonnechere Road was improved by grading and gravelling $\frac{1}{2}$ a mile and building 1 cedar culvert. Eighty rods were graded and $\frac{1}{2}$ a mile of corduroy covered with earth on the road on Con. 4, lots 2 and 3. The First Proof Line was generally repaired by grading and crowning $\frac{1}{2}$ a mile with loam. The Fifth Proof Line on lots 4 and 5 was also improved by grading and gravelling 120 rods. The Sixth Proof Line, lots 20 and 22, was graded and crowned with gravel for a distance of $\frac{1}{2}$ a mile.

North Crosby Township Roads.—The Westport and Sherbrooke Road was improved by grading 46 rods, crowning 128 rods with gravel, placing a tile culvert, and making a stone fill of 20 rods. On Con. 9, lots 26 and 27, general repairs were made by grading 57 rods, and crowning 103 rods with broken stone. The Bedford Mills road was improved by grading and gravelling 58 rods. On the Perth and Narrow Lock Road, 1 mile 230 rods were graded, and 20 rods crowned with gravel.

Olden Township Roads.—The Long Lake and Oconto Road was opened up by clearing and under-brushing 300 rods, grading 40 rods, making a log fill of 58 yds. Long Lake and Mountain Grove Road. On this road 246 rods were graded, 1 mile 20 rods gravelled and a stone fill of 23 yds. made.

Oso Township Roads.—In this township a stone fill was made 154 ft. long and 6 ft. high, with a railing on each side. A rock cut 125 ft. long was also made.

Packenham Township Road.—The White Lake Road on lots 22 and 23, Con. 2

was improved by grading and crowning $\frac{1}{2}$ a mile with earth. On Con. 10, lots 16 to 18, $\frac{3}{4}$ of a mile was graded and crowned with gravel, and considerable blasting done. The Packenham Road, Con. 12, was improved by grading and gravelling 120 rods.

Palmerston Township Roads.—The Mississippi and Sherbrooke Road was gravelled for a distance of 127 rods. The road on Con. 5, lot 28, was improved by grading 40 rods, and crowning 75 rods with gravel. The Ompah and Folger Road was opened by clearing 37 rods, grading 42 rods, ditching 45 rods, and making a stone fill of 10 yds. This road was cut around a hill.

Papineau Township Roads.—The road on the 22nd sideline, Con. 10, was graded for a distance of 200 rods. The sideline between lots 15 and 16, was improved by grading 115 rods and placing 2 wooden culverts. On the sideline between lots 10 and 11, Con. 10, 300 rods were graded and a wooden culvert constructed. The road on Con. 8, lot 19, was improved by grading $\frac{1}{2}$ a mile and placing a wooden culvert. Repairs were made to the old road on Con. 12, lots 12 and 13, by grading $\frac{1}{2}$ a mile and placing 2 wooden culverts. The road on the 5th sideline, Con. 10, was improved by grading 125 rods and building 2 wooden culverts.

Pembroke Township Roads.—The Pembroke and Beachburg Road was improved by grading $\frac{3}{4}$ of a mile and crowning a mile with gravel. Three-quarters of a mile of old road was gravelled on the Muskrat River Road. The Pembroke Road west of the Government Road was improved by grading and gravelling $\frac{1}{2}$ a mile.

Petawawa Township Roads.—The Petawawa Road, north of Pembroke, was improved by grading and gravelling $\frac{1}{2}$ a mile. On the Petawawa Station Road, 1 mile 40 rods were graded and crowned with earth.

Radcliffe Township Road.—In this township the Combermere and Palmer Rapids Road was improved by grading $1\frac{1}{4}$ miles and placing 3 cedar culverts.

Raglan Township Roads.—General repairs were made to the road on lots 22 and 24, Con. 19, by grading and crowning $\frac{1}{2}$ a mile with earth. The Palmer Rapids and Snake Creek Road was improved by stumping, grubbing, grading and crowning with earth for a distance of 80 rods. Eighty rods were graded and gravelled on the Madigan Hill Road. The Wharf Road was cut around a bad hill by clearing, under-brushing, stumping, grubbing, grading and gravelling 80 rods. The Snake Creek Road was improved by grading and crowning $\frac{1}{2}$ a mile with earth and gravel. On the 10th Con., lots 28 and 29, 120 rods were graded and gravelled, and a hill was also repaired by removing stone from the road-bed. The road on the 8th Con. was repaired by grading and gravelling 80 rods.

Rama Township Roads.—The work in this township consisted of grading 10 rods, gravelling 99 rods and making an earth fill of 4 rods.

Rama and Morrison Township Road.—The Dalton and Washago Road was improved by grading 20 rods, gravelling 130 rods and making a stone fill of 22 yds.

Rolph Township Road.—In this township the Moore Lake Road was graded and gravelled for a distance of 120 rods.

Sabine Township Road.—This work consisted of grading 1 mile 40 rods and erecting 9 wooden culverts.

Sebastopol Township Roads.—The Opeonga Line Road was improved by grading and gravelling 80 rods. One-half mile of old road was graded and gravelled on the 4th Con., lots 2 to 6. The Opeonga Line, lot 24, Range "C," was improved by gravelling 20 rods, and placing a cedar culvert. A new road

was opened on the 7th Line by clearing, under-brushing, stumping and grubbing $\frac{1}{2}$ a mile and crowning 80 rods with gravel.

Sherwood Township Roads.—General repairs were made to the old road on Cons. 3 and 4, by grading and crowning $\frac{1}{2}$ a mile with earth and placing a cedar culvert. The townline of Hagarty and Sherwood was improved by grading and crowning 80 rods with earth, and cutting down a bad hill. The Wilno-Barry's Bay Road was graded and gravelled for a distance of 80 rods. On the South Bonnechere Range Road, $\frac{1}{2}$ a mile of corduroy was covered with gravel. A new road was opened up on Con. 6, lot 11, by clearing, under-brushing, stumping, grubbing, grading and crowning with earth for a distance of 40 rods. This was to avoid a bad hill.

Sherbourne Township Road.—The work in this township consisted of general repairs being made to the Bobcaygeon Road by grading low, soft places, removing large stone, cutting brush and repairing small culverts.

Sheffield and Kaladar Township Road.—General repairs were made on the Kaladar and Miller Road, by grading, crowning with sand, removing stone and repairing bridges and culverts. This work extended over a distance of 9 miles.

Snowdon Township Roads.—The road on the boundary of Minden was improved by grading 20 rods, crowning 30 rods with earth, and building a wooden culvert. Several old pieces of corduroy were taken out and filled with stone and soil. The Minden boundary was cleared and under-brushed for a distance of 15 rods and 70 rods crowned with gravel. Other places were also patched with gravel and considerable blasting done.

South Algona Township Roads.—The Eganville and Killaloe Road, lots 26 to 28, was improved by grading a mile, crowning $\frac{1}{2}$ a mile with earth and placing 3 cedar culverts. A new road on Cons. 4 and 5 was opened up by stumping, grubbing, grading and crowning 80 rods with earth. The Evansville and Killaloe Road was also improved by grading and gravelling a mile and placing a cedar culvert. This work was done on a very rough hill. General repairs were made to the road on lots 10 and 11, Con. 2, by gravelling 180 rods of corduroy, placing a cedar culvert and cutting down several hills. The road on Con. 8, lots 19 and 20, was improved by grading and crowning with earth for a distance of $\frac{1}{2}$ a mile, and constructing 3 cedar culverts.

Somerville Township Road.—The work consisted of ditching 100 rods and making a rock fill of 33 yds.

Springer Township Road.—The Smoky Falls Road was improved by clearing and under-brushing 2 miles.

Stafford Township Road.—The townline of Stafford and Pembroke was improved by grading a mile and crowning $\frac{1}{4}$ of a mile with gravel.

Stanhope Township Road.—The road from Hall's Lake Bridge to the boundary of Guilford was improved by clearing 22 rods, grading 40 rods, crowning 78 rods with earth, placing 3 stone and wooden culverts and repairing a bridge.

Thibault Hill Road.—This road was improved by grading 182 rods.

Tyendinaga Township Road.—The work in this township consisted of grading and gravelling $\frac{1}{2}$ a mile.

Village of Westport Road.—The work on this road was done on the Vault Hill and consisted of grading and crowning 60 rods with earth and building a concrete culvert.

Widdifield Township Roads.—The Cook's Hill Road, towards North Bay, was improved by gravelling 25 rods and placing a wooden culvert. On the 16th sideroad a new road was opened by gravelling 60 rods, ditching 33 rods and

constructing 2 wooden culverts. The road on Con. 4, lot 9, was graded for a distance of 50 rods, 30 rods crowned with earth and 3 wooden culverts built. The Widdifield Station Road in lot 6, was opened by grading 50 rods and placing a wooden culvert. The Temiskaming Road was graded for a distance of $\frac{3}{4}$ of a mile, and 40 rods crowned with earth. The road on Con. 2, lots 16 and 15 was improved by gravelling 30 rods and placing a wooden culvert. On Lee's sideline, lot 14, 40 rods were gravelled and 7 wooden culverts put in. The road on Con. "B" lot 22, was improved by grading 80 rods, gravelling 70 rods and constructing a concrete culvert. On the sideline between lots 16 and 17, Con. A, 10 rods of old road were graded and 40 rods crowned with earth. The sideroad between lots 14 and 15 was improved by grading 50 rods, crowning 26 rods with earth, and placing 2 wooden culverts. A new road was opened up on lot 13, Con. 1, by clearing and under-brushing 120 rods, grading 50 rods and placing a wooden culvert. The Trout Mills and Feronia Road was graded for a distance of 50 rods and 20 rods crowned with gravel and ditched.

Wicklow Township Roads.—The road across lots 14 to 16, Con. 2, was improved by grading 80 rods, and placing 2 cedar culverts. The Peterson Road (Maynooth to Combermere) was opened by clearing, under-brushing, stumping, grubbing, and grading 80 rods and placing 2 culverts.

Wilberforce Township Roads.—The Wilberforce and Alice townline was graded and gravelled for a distance of $\frac{1}{2}$ a mile. General repairs were made to the road on Con. 12 by grading $\frac{3}{4}$ of a mile and crowning $1\frac{1}{4}$ miles with gravel and earth. A rocky hill was repaired on the 16th Con., lots 27 and 28, by grading and crowning 120 rods with earth and rock. The Eganville River Road was repaired by grading and crowning $\frac{3}{4}$ of a mile with gravel and earth and placing a cedar culvert.

Wollaston Township Roads.—The work in this township consisted of clearing 30 rods, grading 80 rods and placing 3 cedar culverts.

Yonge Township Road.—The Charleston Lake Road was improved by grading 76 rods, ditching 150 rods and piling 100 cords of stone ready to be crushed.

EAST DIVISION BY-LAWS.

Bancroft By-law No. 155.—Road No. 1, on the Bridge Street Road, 80 rods were graded and crowned with gravel and 3 cedar and 1 tile culvert built.

Belmont By-law No. 585.—Road No. 1, across Cons. 11 and 12, between lots 5 and 6, 1 mile was graded and 54 rods crowned with gravel. Road No. 2, the road angling across Cons. 11 and 12 was improved by grading $\frac{1}{2}$ a mile and crowning 48 rods with gravel. Road No. 3, the boundary of Belmont and Marmora across lots 28 and 29 was improved by gravelling 78 rods. Road No. 4, on the Oak Lake Road, $\frac{1}{2}$ a mile was crowned with gravel. Road No. 5, the road angling across the 7th Con. was improved by grading 72 rods and crowning same with gravel. Road No. 6, the 9th Con. line across lot 10 was improved by crowning 80 rods with broken stone. Road No. 7, the 2nd Con. line, lot 1, was crowned with gravel for a distance of 45 rods.

Bromley By-law No. 257.—Road No. 1, on the line between Cons. 2 and 3, lots 12 to 16, 130 rods were graded and $\frac{1}{2}$ a mile crowned with gravel. Road No. 2, the road across Con. 7, lots 15 and 16, was improved by grading and gravelling 20 rods and building 2 cedar bridges. Road No. 3, the road westerly through lot 20, Con. 3, was improved by grading and gravelling 40 rods and cutting down 1 large hill. Road No. 4, the Ross and Bromley townline was improved by grading

and gravelling 40 rods. Road No. 5, on the line between Cons. 6 and 7, lots 18, 19 and 20, 200 rods were graded and crowned with gravel. Road No. 6, on the line between Cons. 8 and 9, across lots 4, 5 and 6, was graded and gravelled for a distance of $\frac{1}{2}$ a mile. Road No. 7, the road on the line between Cons. 5 and 4, across lots 2 and 3, was graded and gravelled for a distance of 140 rods. Road No. 8, on the line between Cons. 2 and 3, across lot 28, $\frac{1}{2}$ a mile was graded and gravelled and 1 cedar bridge erected. Road No. 9, in the Village of Douglas, 100 rods were graded and gravelled and a concrete walk repaired.

Caldwell By-law No. 242.—Road No. 6, on Con. 4, lots 9 and 10, 1 mile was graded, 39 rods gravelled and 3 wooden culverts built. Road No. 7, between lots 8 and 9, Cons. 4 to C, $2\frac{1}{4}$ miles were graded, $\frac{3}{4}$ of a mile crowned with gravel and 9 wooden culverts put in. Road No. 8, the road between Cons. 1 and 2 was improved by grading $\frac{1}{2}$ a mile and crowning 1 mile with gravel. Road No. 10, the road between Cons. A and B was improved by grading 2 miles, gravelling 39 rods and building 2 wooden culverts. Road No. 11, the road between Cons. 4 and 5, lots 6 to 10, was improved by grading $1\frac{1}{2}$ miles, crowning about 1 mile with gravel, building 10 wooden culverts and erecting 1 wooden bridge.

Camden By-law No. 450.—Road No. 1, on the line between Cons. 8 and 9, lots 35 and 36, 136 rods were crowned with broken stone. Road No. 2, the road across con. 7, between lots 20 and 23, was improved by grading 37 rods, and crowning 91 rods with broken stone. Road No. 3, the road across Con. 6, lots 41 and 42, was improved by crowning 205 rods with broken stone. Road No. 4, the road commencing at Con. 3 and running northerly to Con. 4 was crowned with broken stone for a distance of $1\frac{1}{4}$ miles. Road No. 5, on Con. 6, opposite lot 17, 54 rods were crowned with broken stone. Road No. 6, on Con. 4, between lots 25 and 26, 229 rods were crowned with broken stone. Road No. 7, on Con. 5, opposite lots 43 and 44, 23 rods were graded and 40 rods crowned with earth. Road No. 8, through Con. 6, opposite lots 12, 13 and 14. This work consisted of crowning 90 rods with broken stone. Road No. 9, the road through Con. 8, opposite lots 15, 16 and 17, was improved by crowning 80 rods with broken stone. Road No. 10, on the Ernestown boundary, 85 rods were crowned with broken stone.

Carlow By-law No. 95.—Road No. 3, on the line between lots 20 and 21, across Cons. 5 and 6, 80 rods were graded and gravelled and 1 cedar culvert built. Road No. 2, across lots 19 to 15, Con. 6, 80 rods were cleared and under-brushed, $\frac{1}{2}$ a mile graded and gravelled and 3 cedar culverts put in. Road No. 5, Con. 11, lots 1 to 2. This work consisted of clearing and under-brushing 20 rods, grading 80 rods and crowning same with gravel. Road No. 6, on Con. 2, across lots 11 and 12, 40 rods were cleared and under-brushed, 80 rods graded and gravelled and 1 cedar culvert built.

Casimir, Jennings and Appelby By-law No. 74.—Road No. 1, on the line between lots 6 and 7, Con. 6, 1 mile was cleared and under-brushed. Road No. 2, the road between Cons. 3 and 4, lots 1 to 10, and between lots 6 and 7, Con. 3, was improved by grading $\frac{1}{2}$ a mile. Road No. 3, the road between Cons. 1 and 2, lots 1 to 10, was improved by grading $1\frac{1}{2}$ miles. Road No. 4, the Jennings and Appelby boundary was improved by grading 2 miles and crowning 160 rods with gravel. Road No. 5, the Casimir-Jennings boundary was improved by grading $1\frac{1}{2}$ miles and crowning $\frac{1}{2}$ a mile with gravel. Road No. 6, on the Casimir and Dunnett boundary, 1 mile was graded and $\frac{1}{2}$ a mile crowned with gravel. Road No. 7, the road between lots 10 and 11, from boundary to Con. 1, and between Cons. 4 and 5, lots 7 to 11, was improved by grading 2 miles. Road No. 8, the road between Cons. 3 and 4, lots 6 to 11, and between lots 8 and 9, Con. 3, and

between Cons. 2 and 3, across lot 8, was improved by grading $1\frac{3}{4}$ miles and crowning 80 rods with gravel.

Cosby and Mason By-law No. 29.—The boundary between Cosby and Mason was improved by grading 5 miles and building 2 wooden culverts. Road No. 3, the road between Cons. 2 and 3 was improved by ditching 120 rods and building 4 wooden culverts. Road No. 4, the road between Cons. 3 and 4 was improved by ditching 60 rods. Road No. 5, between lots 6 and 7, Cons. 1 to 3, 40 rods of new road were stumped and grubbed. Road No. 7, the Cosby-Martland boundary was graded for a distance of $1\frac{1}{2}$ miles and 80 rods crowned with gravel.

Cramahe By-law No. 711.—Road No. 1, the road from the Village of Colborne north to the Village of Castleton was improved by grading about 2 miles, gravelling $1\frac{1}{2}$ miles and repairing 1 cedar bridge.

Douro By-law No. 837.—Road No. 1, the road from the 2nd Con. on sideroad to Young's Point was improved by grading and gravelling 72 rods. Road No. 3, on the Dummer Road, across Cons. 1 and 2, 92 rods were graded and 72 rods crowned with gravel. Road No. 6, the Church Road, running west across Cons. 5 and 6, was graded and gravelled for a distance of 120 rods. Road No. 7, the Dummer Road, across Con. 9, was improved by grading and gravelling 71 rods.

Dummer By-law No. 833.—Road No. 1, on the line between Cons. 1 and 2, lots 8 to 10, 129 rods were graded and crowned with gravel. Road No. 2, on the line between Cons. 3 and 4, lots 6 to 10, 38 rods were gravelled and 38 rods crowned with broken stone. Road No. 3, on the sideroad between lots 5 and 6, across Cons. 5 and 6, 94 rods were graded and crowned with gravel. Road No. 4, on the sideroad between lots 5 and 6, across Cons. 8 and 9, 54 rods were crowned with gravel. Road No. 5, on the sideroad across Con. 2, between lots 20 and 21, and running through east half of lot 20, 120 rods were crowned with gravel. Road No. 6 the Peterborough Road, from Lukey's Hill east to the Village of Warsaw, through part of the east half of lot 13, Con. 1, to the intersection of the line between Cons. 1 and 2, was improved by grading and gravelling 78 rods.

Dungannon By-law No. 87.—Road No. 1, the road from the west side of lot 20, Con. 15, running east, was improved by grading and gravelling 40 rods, blasting out rock and building 2 cedar culverts. Road No. 2, the road from lot 24, Con. 11, running west, was graded for a distance of 120 rods and 6 cedar culverts built. Road No. 3, the road from lot 16, Con. 6, running north was improved by clearing under-brushing and grading 80 rods and building 1 cedar culvert. Road No. 4, the Carlow Road, east from Reeve's Corners, was improved by grading 120 rods, making 50 yds. of stone fill and building 1 cedar culvert. Road No. 5, on Con. 4 from the 25th sideroad east, 80 rods were cleared, under-brushed and graded and 2 cedar culverts put in.

Dysart By-law No. 579.—Road No. 1, all the roads in the township of Guilford. The work on these roads consisted of clearing and under-brushing 80 rods, grading 40 rods, gravelling 38 rods, building 2 wooden culverts, and general repairs over some 21 miles of old road. Road No. 2, the road from Haliburton railway crossing to West Guilford was improved by clearing and under-brushing 40 rods, crowning 1 mile 75 rods and generally repairing $7\frac{1}{2}$ miles. Road No. 3, the road from Haliburton to Port Irwin, including the boundary of Harburn and Dudley, was improved by clearing and under-brushing 75 rods, grading 68 rods, crowning 83 rods with earth, ditching 30 rods and building 2 wooden culverts. Road No. 4, the road from Haliburton east to the Monmouth boundary, including Con. 6 of Dysart and the Kenneway Road, was improved by clearing and under-brushing 60 rods, crowning 148 rods with gravel, building 2 wooden culverts, and generally repair-

ing 20 miles of road. Road No. 5, the road from Haliburton south to the Glamorgan boundary, including the 4th Con. of Dysart, was improved by clearing and under-brushing 1 mile, crowning 125 rods with earth, ditching 20 rods, building 1 wooden culvert, and generally repairing 6 miles. Road No. 6, the road from Haliburton south-west, south shore road to Minden boundary, including the road to Donald, was improved by clearing and under-brushing 65 rods, crowning 80 rods with earth and generally repairing 8 miles of road. Road No. 7, the road from the North Shore Road to the Minden boundary, including the Lake Shore Road, was improved by crowning 90 rods with gravel, and generally repairing 2 miles of road. Road No. 8, from Gilmour's Corners in Dysart to Eagle Lake River in Guilford, was improved by clearing and under-brushing 25 rods, crowning 82 rods with gravel and generally repairing 8 miles. Road No. 9, the road from Cardiff boundary to Avey Bros.' mill was improved by crowning 118 rods with gravel and generally repairing about 18 miles of road.

Eldon By-law No. 459.—Road No. 1, the road between lots 5 and 6, Cons. 1 and 2, was improved by crowning 176 rods with gravel. Road No. 3, between lots 10 and 11, across Con. 5, 30 rods were graded and 43 rods crowned with crushed stone. Road No. 5, the road between Cons. 7 and 8, from Mariposa boundary to lot 32 was improved by grading 300 rods and crowning 185 rods with crushed stone, and building 3 wooden culverts. Road No. 6, between Cons. 6 and 7, lots 12 to 16, 12 rods were crowned with gravel, 4 rods ditched, a stone fill made, and a quantity of rock blasted out. Road No. 7, the Portage Road, from boundary of Thora to lot 44, was graded for a distance of 364 rods, 40 rods crowned with earth, 20 rods ditched and 127 rods crowned with gravel. Road No. 9, the road between Cons. 4 and 5, from lot 23 to the Portage Road, was stumped and grubbed for a distance of 30 rods, 133 rods were graded, 15 rods ditched, 42 rods crowned with earth and 1 wooden culvert built. Road No. 10, between Cons. 1 and 2, from lot 20 to the Portage Road, 35 rods were graded, 50 rods gravelled, 6 rods ditched, and a small rock fill made.

Elzevir and Grimsthorpe By-law No. 224.—Road No. 1, on the line between Cons. 1 and 2, across lots 4 to 6, 80 rods were cleared, under-brushed, graded and gravelled. Road No. 2, the road across Con. 8, between lots 4 and 5, was improved by crowning $\frac{3}{4}$ of a mile with gravel and placing 1 iron culvert. Road No. 3, the road on Con. 6, through lot 4, was graded and gravelled for a distance of 80 rods. Road No. 4, the road through Con. 4, across part of lot 6, was improved by grading 120 rods, gravelling same, and placing 1 iron culvert. Road No. 5, on Con. 4, across lot 22, $\frac{1}{2}$ a mile was graded and gravelled, an earth and rock fill of 300 yds. made and 1 iron culvert placed. Road No. 6, the road through Con. 10, across lot 20, was graded and gravelled for a distance of $\frac{1}{4}$ of a mile.

Faraday By-law No. 82.—Road No. 1, the road on Con. 1 from Neil's Gate to lot 21 was improved by grading for a distance of $\frac{1}{2}$ a mile, and making an earth fill of 40 yds. Road No. 2, the road starting at the line between lots 13 and 14 and going east was improved by repairing a large wooden bridge. Road No. 3, the road from the foot of Brethour's Hill working westward was improved by grading and gravelling 40 rods and building 1 cedar culvert. Road No. 4, the Bay Lake Road, lot 3, Con. 3, was graded for a distance of 80 rods and 40 rods crowned with gravel.

Front of Escott By-law No. 88.—Road No. 1, from the line between lots 8 and 9, Con. 4, to the townline of front of Lansdowne, thence south along said townline to the 5th Con. of Lansdowne. The work consisted of piling 61 cords of stone ready for crushing next season.

Front of Leeds and Lansdowne By-law No. 723.—Road No. 1, on the line between Cons. 5 and 6, lots 14 to 24, 50 rods were graded and about 3 miles crowned with broken stone. Road No. 2, the road across Cons. 3, 4 and 5, between lots 18 and 19, was improved by grading 30 rods and crowning 315 rods with broken stone. Road No. 3, the road northerly through Lansdowne, lot 7, Cons. 2, 3 and 4, was crowned with broken stone for a distance of 1 mile 20 rods.

Grattan By-law No. 268.—Road No. 1, the road from lot 20, Con. 17, to lot 20, Con. 14, was improved by grading and gravelling $\frac{3}{4}$ of a mile. Road No. 2, across Cons. 8 to 10, lots 20 and 21, $\frac{1}{2}$ a mile was graded and crowned with gravel. Road No. 3, the road south-west through lots 25 and 26, Con. 19, was graded and gravelled for a distance of $\frac{1}{2}$ a mile. Road No. 4, the road commencing at Con. 23 and running north-west as far as lot 30, was improved by grading and gravelling $\frac{1}{2}$ a mile.

Horton By-law No. 255.—Road No. 1, on the sideroad between lots 15 and 16, Con. 7, 120 rods were graded and crowned with gravel.

Hinchinbrooke By-law No. 9.—Road No. 1, the Frontenac Road was improved by grading 234 rods, gravelling 128 rods and building 2 tile culverts. Road No. 2, the Arden and Parham Road was improved by grading 210 rods and crowning 225 rods with gravel. Road No. 3, on the Rutter and Wagar Road, 167 rods were graded and 210 rods crowned with gravel. Road No. 4, the Bush and Oak Flats Road was graded for a distance of 309 rods and 47 rods crowned with gravel. Road No. 5, on the Haddoch and Parham Road, 197 rods were graded, 142 rods gravelled, and 2 tile and 1 cedar culvert built. Road No. 6, the Echo Lake Road was improved by grading 189 rods and building 2 cedar culverts.

Huntingdon By-law No. 328.—Road No. 1, from lots 4 to 11, Cons. 2 and 3, $\frac{1}{2}$ a mile of old road was re-surfaced with gravel. Road No. 2, through Con. 6, lots 1 to 4, 64 rods were graded and crowned with gravel and 1 cedar culvert put in. Road No. 3, from lot 1 to 7, between Cons. 10 and 11, 20 rods were graded, 60 rods gravelled and 1 cedar culvert built. Road No. 4, the road between Cons. 13 and 14, lots 1 to 5, was cleared and under-brushed for a distance of 20 rods, 30 rods graded, and 50 rods crowned with gravel.

Kennebec By-law No. 4.—Road No. 1, the Arden and Olden Road from the boundary to the Salmon River, also the Harlowe Road, lot 16, Con. 9, north to Cross Lake, also the Miller Road, lot 17, Con. 10, to Cross Lake. The work on these roads consisted of, gravelling 125 rods, crowning 40 rods with sand, and making a stone fill of 12 rods. Road No. 2, the Arden and Tamworth Road from the boundary to the Village of Arden, also the Arden and Parham Road, lot 12, Con. 9, to the boundary of Olden at lot 8. The work on this road consisted of crowning 235 rods with earth and gravel, grading 38 rods, and making a stone fill of 10 rods. Road No. 3, the Arden and Kaladar Road, lot 16, Con. 8, west to boundary of Kaladar, also from the intersection with the Arden and Kaladar Road on lot 13, Con. 3, the main leading road running in a southerly direction to Horse-shoe Lake, also the road south from the Arden and Harlowe Road at lot 15, Con. 5. These roads were improved by grading 38 rods, crowning 281 rods with earth, and building 3 cedar and 1 stone culvert. Road No. 4, the Arden and Harlowe Road from Cross Lake, lot 20, Con. 8, north to the boundary of Barrie, lot 32, Con. 2, was graded for a distance of 16 rods and 186 rods crowned with gravel. Road No. 5, the Beaver Creek Road, lot 27, Con. 6, west to the boundary of Kaladar, also the Scott Road from lot 21, Con. 8, west to Beaver Creek Road, lot 23, Con. 4. These roads were graded for a distance of 47 rods, 140 rods crowned with gravel, and a considerable quantity of rocks and stumps removed.

Limerick By-law No. 4.—Road No. 1, the Tudor-Limerick boundary, Con. 1, lots 15 and 16, was improved by clearing and under-brushing $\frac{1}{4}$ of a mile, grading $\frac{1}{2}$ a mile, crowning 80 rods with gravel and building 1 cedar culvert. Road No. 2, the road on Con. 7 and south between lots 20 and 21, also between lots 15 and 16. Con. 1, was improved by crowning $1\frac{1}{4}$ miles with earth and gravel.

Loughboro By-law No. 90A.—Road No. 2, across Cons. 3 and 4 and between lots 3 and 4, thence westerly between Cons. 2 and 3, to Portland boundary, 1 mile 220 rods were crowned with gravel and broken stone. Road No. 2, the road running easterly through lots 1 and 2, Con. 5, was crowned with broken stone for a distance of 120 rods.

Madoc By-law No. 25.—Road No. 1, across lots 5 and 6, between Cons. 8 and 9, 80 rods were graded and crowned with gravel. Road No. 2, the road across lots 9 and 10, Cons. 9 and 10, was graded and crowned with gravel for a distance of 64 rods. Road No. 5, the road between Cons. 8 and 9, lots 15 and 16, was crowned with gravel for a distance of $\frac{1}{2}$ a mile. Road No. 6, on the road from the centre of lot 26, Con. 10, east to Con. 11, 80 rods were graded and crowned with gravel. Road No. 7, the road between lots 22 and 23, Con. 4, thence south to the Union Church, between Cons. 3 and 4, was improved by grading and gravelling $\frac{1}{2}$ a mile. Road No. 8, on the 3rd Con. line across lots 12, 13 and 14, $\frac{1}{2}$ a mile was graded and crowned with gravel.

Martland By-law No. 113.—Road No. 1, the road between Cons. 1 and 6 was improved by gravelling 180 rods and opening 70 rods of ditch. Road No. 2, between Cons. 1 and 2, lots 1 to 12, $\frac{1}{2}$ a mile was crowned with gravel. Road No. 3, between Cons. 2 and 3, lots 1 to 12, 78 rods were cleared and under-brushed, 160 rods gravelled and 3 wood and 1 iron culvert put in. Road No. 4, the road between Cons. 4 and 5, lots 1 to 6, was crowned with gravel for a distance of 80 rods. Road No. 5, the road between Cons. 5 and 6, lots 1 to 12, was improved by clearing and under-brushing 80 rods. Road No. 7, the Martland-Cosby boundary was improved by grading 78 rods, gravelling 80 rods and opening 70 rods of ditch.

Marmora and Lake By-law No. 515.—Road No. 1, the road from the centre of Con. 6, between lots 12 and 13, Marmora township, east to the line between Cons. 6 and 7, was improved by grading and gravelling 80 rods, blasting out a considerable quantity of rock, and making an earth and rock cut of 200 yds.

Mayo By-law No. 303.—Road No. 1, the road across lots 16 and 17, Cons. 14 and 15, was improved by grading and gravelling $\frac{1}{2}$ a mile and building 2 stone and 3 cedar culverts. Road No. 2, on the line between lots 10 and 11, Cons. B to 9, $\frac{1}{2}$ a mile was graded, 20 rods crowned with broken stone and 2 cedar and 1 stone culvert built. Road No. 3, on the Snow Line from lots C to 8, $\frac{1}{2}$ a mile was graded, 10 rods crowned with broken stone and 1 cedar culvert put in.

Monteagle and Herschel By-law No. 453.—Road No. 1, on the line between Cons. 9 and 10, along lot 10, 80 rods were cleared and under-brushed, $\frac{1}{2}$ a mile graded and 3 cedar culverts built. Road No. 3, the road westerly through lot 30, Con. 12, was improved by grading $\frac{1}{2}$ a mile and crowning 20 rods with broken stone. Road No. 4, the road commencing at Con. 12, south between lots 20 and 21, Con. 11, was opened up by clearing, under-brushing, stumping and grubbing 40 rods of new road in order to avoid a steep hill. Road No. 5, the road from Hybla to Bartlett was improved by clearing, under-brushing and grading 80 rods and building 1 cedar culvert. Road No. 6, the road from lot 28, Herschel township to the Faraday townline, was graded for a distance of 80 rods and 2 cedar culverts built. Road No. 8, the road from the east side of lot 3, west along Con.

14, was improved by grading 80 rods, gravelling 40 rods and building 2 cedar culverts.

Newburgh By-law No. 199.—Road No. 1, on the main leading road north and south through the Village of Newburgh, between lots 16 and 17, in the 1st and 2nd Cons., $2\frac{1}{2}$ miles were crowned with broken stone.

North Crosby By-law No. 505.—Road No. 5, the Westport and Perth Road was improved by grading 86 rods and crowning 34 rods with sand and gravel. Road No. 7, the townline between North and South Crosby was improved by grading 57 rods and crowning 74 rods with gravel. Road No. 8, the Vault Hill Road, Westport and Bedford Mills, was graded and gravelled for a distance of 35 rods.

Olden By-law No. 44B.—Road No. 1, the road from lot 1, Con. 7, northerly to lot 21, Con. 6, was improved by clearing and under-brushing 120 rods, grading 1 mile 220 rods, ditching 100 yds., crowning 2 miles with gravel and building 4 cement and 1 wooden culvert. Road No. 2, the road from lot 1, Con. 6, to lot 21, Con. 1, was cleared and under-brushed for a distance of 145 rods, 130 rods were stumped and grubbed, 200 rods graded, 145 rods crowned with gravel, 120 rods ditched and 6 cement culverts constructed. Road No. 3, the road across Cons. 1 to 11, from Oso boundary to lot 18, was improved by grading 2 miles 100 rods, gravelling 2 miles and building 5 cement culverts. Road No. 4, the road from the west boundary at lot 14, east to Cons. 5 and 6, thence north to lot 17, thence west to Road 1 at lot 16, was improved by grading and gravelling $\frac{1}{2}$ a mile, ditching 20 rods and constructing 1 cement culvert. Road No. 5, on the road from lot 1, Con. 1, north-east to Road 1 at lot 10, Con. 5, 230 rods were graded, $\frac{1}{2}$ a mile gravelled, 1 cement culvert built and 1 wooden bridge erected. Road No. 6, the road from the west boundary at lot 3, east across Cons. 1 to 6, intersecting with Road 2 at Cons. 3 and 4, and Road No. 1 at lot 3, Con. 6. The work on this road consisted of clearing and under-brushing $\frac{1}{2}$ a mile, grading 1 mile 200 rods, gravelling $1\frac{1}{2}$ miles and building 4 cement culverts. Road No. 7, from Road No. 1, at lot 6, easterly across Cons. 6 to 11 to Oso boundary at lot 7, 200 rods were graded, 170 rods gravelled, 1 mile 100 rods ditched, 2 cement culverts constructed and 1 wooden bridge repaired. Road No. 8, from Road No. 1 at lot 9, Con. 6, north-easterly across Cons. 6 to 11 to Oso boundary at lot 10. On this road 200 rods were cleared and under-brushed, 1 mile 55 rods graded, 215 rods crowned with gravel, 20 rods ditched and 2 cement and 1 wooden culvert built. Road No. 9, from road No. 1 at lot 2, north-easterly to Cons. 10 and 11, south-easterly to east boundary at lot 1, thence north on boundary road at lot 7, Con. 11. The work on this road consisted of clearing and under-brushing 30 rods, grading 1 mile 20 rods, gravelling 150 rods, crowning 215 rods with earth and building 5 cedar culverts.

Oso By-law No. 121.—Road No. 1, from C.P.R. Crossing at Oso Station west to Con. 1, 40 rods were graded, 57 rods crowned with gravel and 1 cement culvert constructed. Road No. 2, on the road running east 1 mile from Oso Station, 115 rods were graded. Road No. 3, the road from lots 28 to 30, Con. 4, was improved by grading 157 rods, and crowning 175 rods with gravel. Road No. 4, the Armstrong Road from Crow Lake Turn south to Crow Lake Road was improved by clearing and under-brushing 50 rods, grading 120 rods and removing a number of large stones and boulders. Road No. 6, from lot 17, Con. 2, north to the old Oso Road, 37 rods were graded, an old bridge repaired and a small fill made. Road No. 8, the road from lot 17, Con. 3, north to the Oso Road

was improved by removing an old wooden bridge and making a stone fill 67 ft. long, 16 ft. wide, with an average depth of 8 ft.

Percy By-law No. 733.—Road No. 1, the road between Warkworth and Hastings was improved by crowning 1 mile 200 rods with gravel and repairing an old stone and timber bridge.

Pittsburgh By-law No. 6.—Road No. 1, from lot 12 to 38, Con. 4, 40 rods were graded and 190 rods crowned with broken stone. Road No. 2, the road between lots 23 and 31, Con. 5, was graded for a distance of 35 rods and 285 rods crowned with broken stone. Road No. 3, on the road between lots 25 and 38, Con. 8, 1 mile 15 rods were crowned with broken stone.

Portland By-law No. 590.—Road No. 1, on the line between Cons. 7 and 8, lots 3 to 7, 74 rods were graded and 310 rods crowned with broken stone. Road No. 2, the road through Con. 10, lots 13 to 17, was crowned with gravel for a distance of 74 rods. Road No. 3, on Con. 1, lots 2 to 5, 125 rods were graded and 215 rods crowned with broken stone. Road No. 5, the road between Cons. 11 and 12, lots 12 to 15, was improved by grading 92 rods, and crowning 287 rods with broken stone.

Rama By-law No. 345.—Road No. 1, the northern part of the Rama Road from lots 29 to 43 was improved by grading 100 rods, distributing 250 loads of earth where needed over about 4 miles of road, and crowning 20 rods with cinders. Road No. 2, the southern part of the Rama Road from Con. 3 south to the townline was gravelled for a distance of 90 rods. Road No. 3, the road commencing at the boundary at north end of lot 15, thence south towards Monck Road was improved by grading and crowning 47½ rods. Road No. 4, commencing at lot 3, on the Monck Road and running east, 11 rods were graded, 170 rods crowned, and a quantity of boulders and stones removed. Road No. 5, commencing at the sideline between lots 10 and 11, Con. L, and running east, 25 rods were graded, 121 rods crowned, and 2 wooden culverts built.

Ratter and Dunnett By-law No. 11.—Road No. 1, the road between Cons. 1 and 2, lots 1 to 12, Dunnett, was improved by grading 1 mile, crowning 2 miles with gravel and building 4 wooden culverts. Road No. 2, on the line between lots 6 and 7, Cons. 1 to 4, Dunnett, 2 miles were graded, 3 miles gravelled, and 3 wooden culverts built. Road No. 3, between Cons. 3 and 4, lots 1 to 12, Dunnett, ½ a mile was graded, 1½ miles gravelled and 1 cedar culvert placed. Road No. 4, the road from lot 2, Con. 1, Ratter, to lot 1, Con. 4, Ratter, and from lot 2, Con. 1, Ratter, to lot 5, Con. 3, Ratter, was improved by grading 1 mile, gravelled 2 miles and building 4 cedar culverts.

Rear Leeds and Lansdowne By-law No. "E."—Road No. 1, on the line between Cons. 10 and 11 from Lyndhurst bridge, 100 rods were graded and 1 mile 15 rods crowned with broken stone. Road No. 2, the road across Cons. 8 and 9, Bryan's Hill, was graded for a distance of 200 rods and crowned with gravel.

Richmond By-law No. 628.—The road between Cons. 3 and 4 was crowned for a distance of 75 rods with broken stone. Road No. 3, on the road between Cons. 6 and 7, 30 rods were graded, 48 rods gravelled and 1 concrete culvert built. Road No. 5, the road on Cons. 7 to 9, was crowned with broken stone for a distance of 48 rods and 1 wooden bridge repaired. Road No. 8, the road from lot 16 to 22, Con. 6, and the sideroad between lots 15 and 16 were improved by crowning 87 rods with broken stone.

Ross By-law No. 341.—Road No. 1, the Queen's Line from the townline of Horton to lot 20, was improved by grading and gravelled 60 rods. Road No. 3, the road between Cons. 6 and 7, opposite lots 6 to 8, was graded and gravelled

for a distance of 130 rods. Road No. 5, on the line between Cons. 5 and 6, opposite lots 19 and 20, 60 rods were graded and crowned with gravel. Road No. 6, the road from the Queen's line to Haley's Station was improved by grading and gravelling 90 rods. Road No. 7, the proof line between lots 10 and 11, Cons. 3 and 4, was graded and crowned for a distance of $\frac{1}{2}$ a mile. Road No. 8, the townline of Ross and Westmeath was improved by grading and gravelling 100 rods. Road No. 9, on the road between Cons. 4 and 5, opposite lots 14 and 15, 80 rods were graded and crowned with gravel. Road No. 10, the proof line between Cons. 10 and 11 opposite lot 7 was improved by grading and gravelling 200 rods. Road No. 11, the road on Con. 2, south from the butter factory was graded and gravelled for a distance of $\frac{1}{2}$ a mile. Road No. 12, on the Government Road opposite lots 16 to 20, $\frac{1}{2}$ a mile was graded and crowned with gravel. Road No. 13, the road between Cons. 1 and 2 opposite lots 18 and 19 was graded and crowned with gravel for a distance of $\frac{1}{2}$ a mile.

South Crosby By-law No. 838.—Road No. 1, the road between Cons. 2 and 3, opposite lot 18, northerly, was improved by grading 200 rods and crowning 1 mile 30 rods with broken stone.

Somerville By-law No. 685.—Road No. 1, on the line between Cons. 6 and 7, lots 6 to 11, 120 rods were crowned with gravel and general repairs made over 1 mile of road. Road No. 2, the road across Con. 3, between lots 12 and 13, 30 rods were graded, 45 rods crowned with gravel, and 1 stone and 1 wooden culvert built. Road No. 3, the road south through lots 50 and 51 was improved by gravelling 45 rods and generally repairing $\frac{3}{4}$ of a mile of road. Road No. 9, the sideline between lots 21 and 22, Con. 5, was improved by crowning 38 rods with earth and making a stone fill of 38 rods. Road No. 10, the road between Cons. 8 and 9, across Con. 8 was improved by under-brushing 70 rods, grading 24 rods, ditching 28 rods, and crowning 65 rods with gravel.

Springer By-law No. 295.—Road No. 1, the road between lots 4 and 5, Cons. 2, 3, 4, 5 and 6, was improved by clearing and under-brushing 1 mile, grading $\frac{1}{2}$ a mile, crowning 2 miles with gravel and general repairing of 5 miles of road.

Stafford By-law No. 670.—Road No. 1, on the line between Cons. 1 and 2, lots 5 and 6, 100 rods were graded and crowned with gravel. Road No. 2, the road across Con. 4, between lots 3 and 4 was improved by grading 96 rods and crowning 95 rods with gravel. Road No. 3, the road between lots 18 and 19, Con. 1, was graded and gravelled for a distance of 95 rods. Road No. 5, on the Stafford-Pembroke boundary, 120 rods were graded and 80 rods crowned with gravel. Road No. 7, on the line between Cons. 4 and 5, from lot 4, north, was graded and gravelled for a distance of 90 rods.

Storrington By-law No. 468.—Road No. 1, the road on Con. 1, lots 15 to 17, was crowned with broken stone for a distance of 1 mile 10 rods. Road No. 2, on Con. 6, between lots 4 and 6, 290 rods were crowned with broken stone.

Tudor and Cashel By-law No. 10.—Road No. 1, on the road commencing at the north-east corner of Grant 20, East Hastings Road, running southerly along rear of grants 20, 19 and part 18 to the road from Millbridge to Millbridge Station, thence easterly through lots 20, 19 and 18, Con. 4, between Block "A" and "B." $\frac{3}{4}$ of a mile was graded and 250 loads of stone piled ready to crush next season. Road No. 2, the southerly branch road from Millbridge at north-east corner lot 20, West Hastings Road, thence south-westerly along the line between lots 20 and 21 West Hastings Road to the line at the rear of aforesaid grants, thence south-east along the rear of lots 19 and 20, West Hastings Road, thence south-west lots 27, 28, Con. 3, to line between lots 28 and 29, Con. 3.

This road was graded for a distance of 40 rods, 40 rods crowned with broken stone, 50 loads of stone piled ready to crush next season, and 1 cedar culvert built. Road No. 2a, the Northerly Branch Road, branches off from southerly branch about 70 rods on road between lots 20 and 21, West Hastings Road, thence westerly across lots 21, 22 and 23, grant West Hastings Road to rear of Grants, thence westerly along the line between Cons. 4 and 5, across lots 28 to 33. On this road 80 rods were graded and crowned with broken stone. Road No. 3, from lot 4, Con. 18, Tudor, thence northerly to Sprackett's Corner, 1 mile 40 rods were crowned with gravel and broken stone.

Tyendinaga By-law No. 659.—Road No. 1, on the road across Con. 2, between lots 22 and 23, 80 rods were graded and crowned with gravel, and a stone wall 100 ft. in length built along the creek. Road No. 2, across Cons. 4 and 5, between lots 15 and 16, 120 rods were graded and crowned with gravel. Road No. 3, on the line between Cons. 6 and 7, lots 37 to 40, $\frac{1}{2}$ a mile was graded and crowned with gravel.

Westmeath By-law No. 172.—Road No. 1, on the sideline between lots 10 and 11, Cons. 5 and 6, 1 mile 120 rods were graded and crowned with gravel. Road No. 2, on the road between Cons. 8 and 9, opposite lots 16 and 17, $\frac{1}{2}$ a mile was graded and gravelled and 1 cedar culvert built. Road No. 3, the road between Cons. 8 and 7, opposite lots 14 and 15, was improved by grading and gravelled 120 rods. Road No. 4, the Lapasse Road, through lots 2 to 7, $\frac{3}{4}$ of a mile of old road was graded and gravelled. Road No. 5, on the line between Cons. 2 and 3, opposite lots 13, 14 and 15, 260 rods were graded and crowned with gravel. Road No. 6, the Westmeath-Stafford townline, was graded and gravelled for a distance of 80 rods. Road No. 7, the road between Cons. 1 and 2, opposite lots 8 and 9, was improved by grading and gravelled $\frac{3}{4}$ of a mile.

Wollaston By-law No. 2.—Road No. 1, on the line between Cons. 8 and 9, from lot 22 to the boundary of Chandos, $\frac{3}{4}$ of a mile was graded, 80 rods gravelled and 3 wooden culverts built. Road No. 2, the road between Cons. 8 and 9, lot 11 to Limerick boundary, was improved by grading 120 rods, gravelled 80 rods and building 1 cedar culvert. Road No. 4, the road across Cons. 6 to 9, between lots 15 and 16, was cleared and under-brushed for a distance of 80 rods, $\frac{1}{2}$ mile was graded, 60 rods of corduroy covered with gravel and 1 cedar culvert built.

TEMISKAMING DISTRICT.

Armstrong Township Roads.—A new road, between Cons. 4 and 5, lots 9 and 10, was opened up by clearing, under-brushing, stumping and grubbing $\frac{1}{2}$ a mile, grading 80 rods, building 2 wooden culverts and erecting 1 wooden bridge. A new road was opened up between Cons. 5 and 6, across lots 10, 11 and 12, by clearing and under-brushing $\frac{1}{2}$ a mile, stumping and grubbing 280 rods, grading $11\frac{1}{2}$ miles, ditching 3 miles, building 9 wooden culverts, and making an earth cut of 369 cu. yds.; also an earth fill of 369 cu. yds.

Barber Township Road.—Between lots 2 and 3, Con. 6 (Leeville North), a new road was opened by clearing, under-brushing, stumping, grubbing and grading $\frac{3}{4}$ of a mile, ditching 1 mile 120 rods and building 3 wooden culverts.

Brethour Township Roads.—The road between lots 6 and 7, across Cons. 1 and 2, was improved by grubbing 200 rods, grading a mile, crowning $\frac{3}{4}$ of a mile with earth, ditching $1\frac{3}{4}$ miles, and building a wooden culvert. Between lots 8 and 9, Con. 6, a new road was opened by clearing and under-brushing 280 rods

and stumping and grubbing 2 miles. The whole distance was very heavy stumping, good work being done for the amount of the expenditure. The road between lots 6 and 7, Con. 5, was improved by building a wooden culvert and making an earth fill of 592 yds. A railing 180 ft. long was placed each side of the fill. On the townline of Brethour and Hilliard a new road was opened by clearing and under-brushing $1\frac{3}{4}$ miles, the timber suitable for corduroy was cut in lengths and left ready to be used when the road is graded. The road on Con. 21, across lots 7 and 8, was improved by stumping and grubbing $\frac{1}{2}$ a mile, grading 280 rods, constructing 2 ditches and making an earth fill of 220 yds.

Bucke Township Roads.—Through lots 3 and 4, Cons. 1 and 2, a new road was opened by grubbing and removing stone from 25 rods, grading 80 rods, graveling 20 rods and building a wooden culvert. A new road was also opened up commencing at lot 3, and working south and east to lot 4, Cons. 1 and 2, by grubbing and removing stone from 173 rods, grading 12 rods, graveling 173 rods, putting in 3 wooden culverts, corduroying 6 rods, making a stone cut of 45 yds. and a gravel fill of 45 yds., and completing a log bridge which was started last year, said bridge having substantial stone abutments.

Cane Township Roads.—The road between Cons. 2 and 3, across lots 4 and 5, was improved by grading 122 rods, building 2 wooden culverts and making an earth fill of 20 yds. A new road was opened up between lots 8 and 9, across Con. 5, by grading 280 rods, ditching $1\frac{1}{4}$ miles and laying 35 rods of corduroy.

Cane and Barber Township Road.—The road on the townline of Cane and Barber across Con. 6, was opened up by grading 1 mile, ditching 250 rods, building a wooden bridge and making an earth fill of 333 yds.

Cane and Bryce Township Road.—A new road on the townline of Cane and Bryce, across lots 11 and 12, was opened by stumping and grubbing a mile, ditching $\frac{3}{4}$ of a mile and building 1 wooden culvert.

Cane and Henwood Township.—A new road was opened up on the east boundary, Con. 4, by building a new wooden bridge and making an earth fill of 855 yds.

Casey Township Roads.—The old road on the line between lots 6 and 7, across Cons. 1, 2 and 3, was improved by graveling $\frac{1}{2}$ a mile, and making a stone and gravel fill of 336 yds. The road on Cons. 1 and 2, lot 6, and east, was improved by graveling 80 rods, laying 30 rods of corduroy and repairing a quantity of old corduroy. On lot 5, Con. 1, a cement arch $4 \times 4 \times 46$ ft., having walls 1 ft. thick, was built, with cement mortar reinforced with stone. A fill of 1,338 cu. yds. of earth was made over this arch, and side-rails of cedar 86 ft. long put in. On Con. 2, lot 8, the bridge over Moose Creek is in course of construction, 137,715 ft. b.m. timber is placed on site for use in said construction. On lot 6; Con. 2, a culvert was built, and a fill $11\frac{1}{2}$ ft. high, containing 339 cu. yds., was made.

Casey-Harley Township Road.—The townline between Casey and Harley was graded for a distance of 210 rods, 2 wooden culverts built, 473 rods ditched, and 1 wooden bridge constructed.

Dymond Township Roads.—The road on Cons. 3, 4 and 5, north from New Liskeard, was improved by crowning 1 mile 21 rods with gravel and broken stone. The East Road from town limit working north-east was crowned with gravel and broken stone for a distance of 3 miles 264 rods. The gravel and stone had to be drawn from Cobalt and this made a very expensive piece of work. The west Main Road was improved by grading a mile, crowning 1 mile 116 rods with gravel and broken stone, and building a wooden culvert. Fourteen rods of stone facing was placed along each side of a ditch. On the townline of Harley

and Dymond, a bridge 120 ft. long has been constructed. This bridge is made of 7 bents of piles and 2 mud sills, and is covered with 3 in. plank. On Con. 6, between lots 10 and 11, a cedar culvert was built. The work was all well done and the material of a very substantial nature.

Firstbrook Township Roads.—The Main Road was improved by crowning 100 rods with earth, gravel and stone, and building 4 wooden culverts. Between Cons. 2 and 3, across lots 1 and 2, a new road was opened up by clearing, underbrushing, stumping and grubbing a mile, covering 170 rods of corduroy with earth and building 1 wooden bridge.

Harley-Dymond Township Roads.—The townline of Harley and Dymond was improved by grading 120 rods, gravelling 60 rods and making an earth fill of 200 yds. The Uno Park Road was crowned with broken stone for a distance of 140 rods, and 1 mile of ditch opened up.

Harley Township Roads.—In this township, lot 2, Cons. 4 and 3, a new road was opened up by stumping and grubbing 200 rods, grading $\frac{3}{4}$ of a mile, ditching 260 rods, building 3 wooden culverts and 1 wooden bridge. The hill on Con. 5, lot 10, was improved by making an earth cut of 1,800 yds., and a fill of 1,678 yds. On Cons. 5 and 6, across lots 5 and 6, a new road was opened by stumping and grubbing 256 rods, grading 226 rods, laying 54 rods of corduroy, gravelling same, and putting in 1 wooden culvert. The road on Con. 3, lot 12, was improved by making an earth cut of 385 yds. and an earth fill of 321 yds. Between Cons. 3 and 4, to tank siding, $1\frac{1}{2}$ miles were ditched, and 20 rods crowned with earth removed from the ditches. The road between lots 6 and 7, on Con. 3, was improved by the construction of a bridge, which was built of piles and set on mud sills. One wooden culvert was also built. On Con. 4, lot 12, 40 rods were crowned and a stone fill of 40 rods made. On Con. 3, lot 5, a culvert was erected. The road between lots 6 and 7, Cons. 3 and 4, was improved by removing $\frac{1}{4}$ of a mile of corduroy, levelling said $\frac{1}{4}$ of a mile, and building a wooden culvert. Between lots 8 and 9, Con. 6, a wooden culvert was constructed. On Con. 6, between lots 2 and 3, a wooden culvert was built and 1 wooden bridge and culvert repaired. A culvert was put in at road crossing between lots 4 and 5, Con. 12. General repairs were also made on this road for a distance of 2 miles by removing corduroy and levelling the roadway. On Con. 2, lot 11, corduroy was removed and the road levelled for a distance of $\frac{1}{2}$ a mile.

Harris Township Roads.—The Casey Mine Main Road was improved by crowning 50 rods with stone, making an earth cut of 532 yds., and a stone fill of 35 yds. The road on lot 4 was improved by gravelling 23 rods, building a stone wall of 150 ft., making an earth fill of 1,892 yds., building a wall of logs with cedar posts and rails. The Casey Mine Road between lots 4 and 5, Con. 6, was improved by crowning 100 rods with stone and ditching $\frac{1}{2}$ a mile.

Harris Township Fire Losses.—One new culvert with cedar timbers and tamarac plank covering was built on the Main Road near Cons. 4 and 5. Another culvert of similar material was built on the line between Cons. 4 and 5, where it intersects the Main Road. One-half mile south from Harris-Casey Boundary, between lots 4 and 5, corduroy was burnt out in patches from the west side to the centre and about 20 rods were filled with rock. A fill of 4 rods of earth was made on lot 7, also a fill of 30 yds. was made on the line between lots 2 and 3, to fill where the corduroy was destroyed by fire. On the line between Cons. 5 and 6, lot 3, several small fills were made.

Harris-Casey Township Roads.—A bridge was built over Sutton Creek to improve the road on lot 3. This bridge was made of pile bents and mud sills,

the centre span being 18 ft. A new road on the Harris-Casey townline was opened by stumping, grubbing, grading and ditching $\frac{3}{4}$ of a mile, building a wooden culvert and filling in a number of holes made by fire with 36 loads of stone.

Henwood Township Roads.—A new road was opened between lots 6 and 7, across Con. 2, by stumping and grubbing 40 rods, grading a mile and ditching a mile. The road on lots 4 and 5 (Sand Hill) was improved by under-brushing, stumping and grubbing $\frac{1}{2}$ a mile, grading 189 rods and making an earth fill of 600 yds., with a 260 ft. railing. Across lots 3, 4 and 5, Con. 6, a new road was opened by clearing, under-brushing and grading $\frac{1}{2}$ a mile, stumping and grubbing $\frac{3}{4}$ of a mile, and ditching 1 mile. On the road between lots 8 and 9, Con. 2, 1 mile of new road was cleared, under-brushed, stumped and grubbed, and $\frac{1}{2}$ a mile graded.

Hilliard Township Roads.—The old road between Cons. 5 and 6, across lots 7 and 8, was improved by grading 1 mile, crowning 35 rods with earth and ditching 1 mile. A new road, 40 rods in length, was cleared, stumped and grubbed. On Con. 6, lots 3, 4 and 5, working westerly, a new road was opened by clearing and under-brushing 260 rods, stumping and grubbing 80 rods and grading and ditching 190 rods. On Con. 5, lots 1 and 2, a new road was opened by grading a mile, building a wooden culvert and making an earth fill of 926 yds.

Hilliard and Harley Township Road.—The townline between these townships was improved by grading 220 rods, gravelling 191 rods, ditching 5 miles, and laying 20 rods of corduroy.

Hudson and Dymond Township Road.—The townline between Hudson and Dymond was improved by grading 75 rods, ditching 20 rods and making an earth fill of 20 yards.

Hudson Township Roads.—The road between lots 2 and 3, across Cons. 2 and 3, was improved by building 2 wooden culverts, cleaning and deepening 150 rods of ditch and making an earth fill of 85 yds. A new road was opened up between lots 6 and 7, Con. 6, by clearing 200 rods, stumping and grubbing a mile, building 3 wooden culverts, erecting 1 wooden bridge and making an earth fill of 400 yds. The road between lots 4 and 5, Cons. 3 to 5, was improved by under-brushing 140 rods, grading 50 rods, crowning 1 mile 14 rods with earth and gravel and building 6 wooden culverts.

Kerns and Henwood Township Road.—A new road was opened up on Cons. 1 and 2, by stumping and grubbing 100 rods, grading 55 rods, building 2 wooden culverts and making an earth fill of 3,667 yards.

Kerns and Harley Township Road.—On the townline between these townships improvements were made on the old road by clearing and under-brushing 150 rods, grading 100 rods, crowning 20 rods with earth, ditching 40 rods, building 3 wooden culverts, and making an earth fill of 1,099 yds. An old bridge was also removed from a deep ravine.

Kerns Township Roads.—Between lots 8 and 9, across Con. 1, a mile of old road was ploughed and graded and 40 rods were gravelled. On the road between lots 2 and 3, Con. 2, 120 rods were ploughed ready for grading and a wooden culvert was put in. A new road across lots 12 and 2, Con. 3, was opened by under-brushing, stumping and grubbing 25 rods, grading 35 rods, laying 10 rods of corduroy and making an earth fill of 20 yds. The old road on lots 5, 6 and 7, Con. 5, was improved by building 1 wooden culvert and making an earth fill of 20 cu. yds. On Con. 5, between lots 10 and 11, a new road was opened by grading 100 rods and making an earth fill of 150 cu. yds. Improvements were made on Con. 6, lots 10 and 11, by making a cut of 1,700 cu. yds. and an earth

fill of 1,700 cu. yds. On Con. 2, lot 10, a deviation was made around a rocky bluff by clearing and under-brushing 20 rods and grading and ditching 80 rods.

Tudhope and Barber Township Roads.—A new road was opened up on the townline of Barber and Tudhope by clearing and under-brushing a mile, stumping and grubbing 260 rods, building 2 wooden culverts and making an earth fill of 140 cubic yards.

TEMISKAMING DISTRICT BY-LAWS.

Bucke By-law No. 206.—On the road between Cons. 1 and 2, across lots 12 and 13, a bridge 84 ft. in length was built in three spans, the central span being a King truss, 36 ft. in length, the other two being 24 ft. each, with a roadway 16 ft. in width. The abutments are built with crossties and filled with stone at the end adjacent to the water. Road No. 2, on the West Road from boundary of Haileybury to Fleming's Corners, $3\frac{1}{2}$ miles were graded, 75 rods gravelled. Road No. 3, the West Road from Fleming's Corners to Firstbrook was cleared and under-brushed for a distance of 1 mile, 50 rods were graded, 35 rods gravelled, and an earth fill of 30 cu. yds. made. Road No. 4, the sideline between lots 4 and 5, across Con. 4, was graded for a distance of 1 mile. Road No. 5, on the sideline between lots 6 and 7, across Cons. 4 and 5, 300 rods were graded and $\frac{1}{2}$ a mile crowned with gravel.

Casey By-law No. 44.—Road No. 1, the Casey-Harris boundary across lots 4 and 5 was improved by opening a section of new road; 80 rods were graded and 80 rods ditched. Road No. 2, on Con. 2, across lots 1 to 5, 80 rods were cleared, under-brushed, and ditched. Road No. 3, the Casey Mine Road was improved by general repairing 80 rods, grading $\frac{1}{2}$ a mile, crowning 40 rods with earth, making a rock and earth fill of 122 cu. yds. and building a wooden culvert. Road No. 4, the line between lots 6 and 7, from Moose Creek to Pearson, was improved by clearing and under-brushing $\frac{3}{4}$ of a mile, gravelling 60 rods, making 210 rods of outlet ditch and deepening $1\frac{1}{4}$ miles of ditch. Also making a rock fill of 80 cu. yds. Road No. 5, the line between lots 6 and 7, from Pearson to the Brethour boundary was graded for a distance of $1\frac{1}{2}$ miles, 10 cu. yds. of rock fill made, and general repairs over some 30 rods. Road No. 6, on Con. 2, from lot 7 to the Provincial boundary, 96 rods were cleared and under-brushed, $\frac{1}{2}$ a mile stumped and grubbed, and 96 rods of ditch opened up. Road No. 7, on Con. 3, from Wright's Creek to the Provincial Boundary an earth fill of 734 cu. yds. and a rock fill of 250 yds. were made. Road No. 8, on Con. 3, from Judge to lot 7, 30 rods were crowned with gravel and ditched, and a wooden culvert built. Road No. 9, on Con. 5, from Wright's Creek to the Provincial Boundary, a section of new road was opened by clearing, under-brushing, stumping and grubbing $\frac{1}{2}$ a mile and building 3 wooden culverts. Road No. 10, the road on Con. 6, from Wright's Creek to the Provincial Boundary, was improved by the construction of a wooden bridge 65 ft. in length, and the making of an earth fill of 1,222 cu. yds. Road No. 11, the road from the Blanche River to Con. 6, and on Con. 6, was graded for a distance of $1\frac{1}{2}$ miles, 20 rods were crowned with gravel and a wooden culvert built. Road No. 12, on Con. 6, across lots 3 to 1, and north on Casey-Harley Boundary, 80 rods were graded, 276 rods ditched and 2 wooden culverts built. Road No. 13, the road on Con. 5, across lots 1 to 5, and north across Con. 5, was improved by stumping, grubbing, clearing, under-brushing, and grading 1 mile of new road, and ditching 1 mile 30 rods of same. Road No. 14, the road on Con. 5, across lots 6 and 5, and north across Con. 5, was cleared, under-brushed and ditched for a

distance of $\frac{1}{2}$ a mile. Road No. 15, on Con. 4, from lot 6 to Casey-Harley Boundary, 60 rods were graded, and 110 rods of ditch deepened. Road No. 16, the road on Con. 3, across lots 4 and 5, was cleared and under-brushed for a distance of 40 rods and $\frac{1}{2}$ a mile of ditch opened up. Road No. 17, on Con. 3, across lots 1 and 2, the work consisted of opening $\frac{1}{2}$ a mile of ditch.

Dymond By-law No. 157.—Road No. 1 (Haileybury Road), Con. 1, the work on this road consisted of gravelling 45 rods, repairing 20 rods of sidewalk and general repairs over $\frac{3}{4}$ of a mile. Road No. 3, on the line between Cons. 2 and 3, east from Hudson Boundary, a mile was graded, an earth and stone fill of 34 cu. yds. made, 150 ft. of railing erected at fill and a wooden culvert built. Road No. 4, on the line between Cons. 3 and 4, from lots 4 and 5 to the Wabis River, $\frac{1}{2}$ a mile was graded and 30 rods crowned with broken stone. Road No. 5, the road on the line between Cons. 4 and 5, from Hudson Boundary to the Wabis River, was improved by making an earth fill of 150 cu. yds. and building 2 wooden culverts. Road No. 6, on the line between Cons. 5 and 6, from Harris Boundary to the Wabis River, 66 rods were gravelled and an earth fill of 100 cu. yds. made. Road No. 7, the road on the line between Cons. 4 and 5, from Harris boundary to the Wabis River, $\frac{1}{2}$ a mile was graded, 40 rods crowned with broken stone and coarse sand, and a wooden culvert built. Road No. 8, the Hudson-Dymond Boundary was improved by grading for a distance of a mile and making an earth fill of 88 cu. yds., and cleaning and deepening 20 rods of ditch. Road No. 9, the sideline from Bucke Boundary north between lots 2 and 3 to the line between Cons. 3 and 4 was graded for a distance of $\frac{3}{4}$ of a mile and 20 rods were crowned with gravel. Road No. 10, on the River Road an earth and stone fill of 1,747 cu. yds. was made and a wooden culvert built. Road No. 11, the road across Cons. 4, 5 and 6, between lots 6 and 7 to Harley Boundary, was improved by making an earth fill of 748 cu. yds., building 3 wooden culverts, and repairing a wooden bridge. Road No. 12, the North Road from Haileybury to New Liskeard. This work consisted of general repairs and grading for a distance of 2 miles, and crowning $\frac{1}{2}$ a mile with gravel. Road No. 13, on the Harris-Dymond Boundary 55 rods were crowned with gravel. Road No. 14, the West Road from New Liskeard to Hudson Boundary was graded for a distance of 2 miles, 35 rods were crowned with gravel and 2 wooden culverts put in. Road No. 15, the East Road from New Liskeard to the Harris Boundary was graded for a distance of 2 miles, 30 rods were crowned with gravel, and the road ploughed and straightened for about 2 miles. Road No. 16, across Cons. 3, 4, 5 and 6, between lots 10 and 11, an earth fill of 125 cu. yds. was made and 1 wooden culvert built. Road No. 17, the Lake Shore Road was improved by grading $\frac{3}{4}$ of a mile, making an earth and stone fill of 25 cu. yds., and building 2 wooden culverts. Road No. 18, on the Harley-Dymond Boundary $\frac{1}{2}$ a mile was graded, 93 rods crowned with earth, 1 wooden culvert put in and 20 rods of railing erected along a washout. Road No. 19, the sideline between lots 6 and 7, Con. 1, was crowned with gravel for a distance of $\frac{1}{2}$ a mile. Road No. 20, the Dymond-Bucke Boundary was improved by grading $\frac{1}{2}$ a mile, ditching 80 rods and building 2 wooden culverts. Road No. 21, the Dymond-Hudson Boundary was improved by grading $\frac{1}{2}$ a mile, building 2 wooden culverts and making an earth fill of 50 cu. yds. Road No. 22, the road from Harley Boundary between lots 4 and 5, Con. 6, was graded for a distance of $\frac{1}{2}$ a mile and an earth fill of 60 cu. yds. made.

Harris By-law No. 54.—Road No. 1, on the Harris-Dymond Boundary, Lake Shore Road, 1 mile was graded, 30 rods crowned with gravel, 20 yds. of earth fill made and 6 wooden culverts built. Road No. 2, the Harris-Casey Boundary from

lot 7 to Moose Creek was stumped, grubbed, and graded for a distance of 25 rods, 119 rods were ditched and the road generally repaired over $\frac{1}{2}$ a mile. Road No. 3, the road between lots 2 and 3, from the Casey-Harris Boundary south was improved by making an earth fill of 276 cu. yds. of earth and stone. Road No. 4, the Casey-Harris Boundary, between lots 10 and 11, was ditched for a distance of $\frac{1}{2}$ a mile, and $\frac{1}{2}$ a mile of old ditch cleaned. Road No. 5, the road between lots 10 and 11, from Casey-Harris Boundary south, was cleared, stumped, grubbed and under-brushed for a distance of $\frac{1}{2}$ a mile and 20 rods of ditch opened up. Road No. 6, from Harris-Dymond Boundary east to lot 5, Con. 6, was improved by crowning 20 rods with earth, making an earth fill of 217 cu. yds. and building 1 wooden culvert. Road No. 7, the road from the Lake Shore Road west to lot 2, Con. 2, and south between lots 2 and 3, was improved by making an earth fill of 264 cu. yds. and building 1 wooden culvert. Road No. 8, the road from the Lake Shore Road east to lot 4, Con. 1, was graded for a distance of 1 mile and 1 wooden culvert put in.

Hilliard By-law No. 87.—Road No. 1, the road across Con. 5, between lots 4 and 5, was opened up by grading 1 mile, and building 3 wooden culverts.

Hudson By-law No. 61.—Road No. 1, the road on Con. 6, opposite lots 7 and 8, was crowned with gravel for a distance of 60 rods. Road No. 2, the road opposite lots 1 and 2, Con. 5, between lots 2 and 3, across Cons. 5 and 6, was graded for a distance of $\frac{1}{2}$ a mile, $1\frac{3}{4}$ miles crowned with gravel and 1 wooden culvert placed. Road No. 3, the road between lots 6 and 7, across Cons. 4 and 5, and opposite lots 1 to 8, was crowned with gravel for a distance of $\frac{1}{2}$ a mile. Road No. 4, the road on Con. 4, across lot 7, was improved by gravelling 15 rods and cleaning $\frac{1}{2}$ a mile of ditch.

Kerns By-law No. 149.—On the boundary between Kerns and Hudson, along lots 1 and 2, 40 rods were graded, 125 rods crowned with gravel and broken stone and 1 iron culvert placed. Road No. 2, the Kerns-Armstrong boundary, lots 3, 4 and 5, was improved by grading 40 rods, crowning 107 rods with earth, cleaning 40 rods of ditch and making a clay fill of 207 cu. yds. Road No. 3, the Kerns and Henwood boundary, across Cons. 5 and 6, was crowned with broken stone for a distance of 81 rods, 56 rods of ditch cleaned and an earth fill of 45 cu. yds. made. Road No. 4, on the line between lots 8 and 9, Con. 3, 24 rods were under-brushed, 110 rods graded, $20\frac{1}{2}$ rods of corduroy laid and 1 wooden culvert built.

Tisdale By-law No. 118.—Road No. 1, commencing at a point on the Dome Road west of the T. & N. O. Ry. spur line to the Dome Mine and about 100 feet east of the said spur, thence in a southerly and south-westerly direction across part of lots 3 and 4, Cons. 1 and 2, thence west and south-west across lots 4, 5, 6 and 7, Con. 1, thence north-west across lots 8, 9 and 10, on the 1st Con., continuing north-westerly across 1 to 11, in Cons. 1 and 2, township of Tisdale, through the town-site of Moneta to the southern boundary of the Town of Timmins. The work consisted of opening a new road by clearing, under-brushing, stumping and grubbing about $1\frac{3}{4}$ miles, grading $1\frac{1}{4}$ miles and crowning same with broken stone, 2 miles were ditched and 1 stone culvert built.

TRUNK ROADS.

Addington Trunk Road.—Early in the year proposed changes of location were surveyed and blazed out both near Kaladar and Denbigh. The new location at the Kaladar end was to avoid, as much as possible, the Bald Mountains, while at the Denbigh end the new location shortens the distance from lot 7, Denbigh town-

ship, Addington Road to Denbigh, by over $1\frac{1}{2}$ miles, and avoids Eagle Hill. The work at the Kaladar end was from lot 11 to lot 17, Con. 7, Kaladar, and consisted of clearing, stumping, grubbing, ditching and grading ready for gravelling $3\frac{1}{2}$ miles of new road. A complete new camp outfit was purchased. Seventeen Pedlar culverts were purchased and placed on the road. Rock cuts aggregating 1,400 cu. yds. and rock fills totalling 800 cu. yds. were made. At the Denbigh end a new road $2\frac{1}{4}$ miles in length was chopped and cleared and put in shape for a winter road. Forty rods of this were corduroyed and cuts totalling 100 cu. yds. and fills aggregating 200 cu. yds. were made. From lots 25 to 35, Addington Road, Anglesea and Barrie, $\frac{1}{2}$ a mile was crowned with gravel.

Drury Trunk Road.—In this township $7\frac{3}{4}$ miles of old road were graded.

The Elk Lake-Gowganda Trunk Road.—All boulders were removed between miles 12 and $13\frac{1}{2}$ posts, and re-laid forming a solid road-bed, and then covered with earth and gravel; new ditches were made and the road widened. A big improvement has been made on this $1\frac{1}{2}$ miles, as previous to this year it was one of the worst parts of the road. Eighteen wooden culverts were built. In and near the Gowganda townsite 19 culverts were constructed, and a new bridge built over the ravine at the north end of Gowganda Lake, the approaches being filled with stone (200 cu. yds.), 5 pine bents and stringers 48 ft. span, 16 ft. wide with railing. This made a very good bridge. A quantity of corduroy was removed, 25 rods filled in with boulders and covered with gravel. Several other portions of corduroy were covered with gravel and in several places new crossways put in. Work was done on some of the hills by making new ditches and gravelling. The following repairs were made on Con. 4, lot 10, between Elk Lake and Half-way. In the 3rd mile 2 culverts were repaired and covered with 3-in. plank. In the 7th mile a culvert was covered with 3-in. plank, and on the 8th mile 40 rods were crowned with gravel. The 11th mile was re-graded, ditched and gravelled. Between the 11th and the 14th miles boulders were removed, 2 culverts repaired and a few short stretches crowned with gravel. On the 14th mile a hill was improved by putting in a ditch, making a fill, rounding up the road and also filling in a small washout with stone, covering it with sand and crowning 8 rods with gravel.

The Shaw Trunk Road.—The Dunn's Valley Settlement was connected with the Shaw Trunk Road at Mark's Camp, lot 10, Con. 1, Haughton. $1\frac{1}{2}$ miles of right-of-way through sparsely timbered sandy country was cleared 66 ft. wide, stumped and grubbed. One mile was well graded and ditched and a further $\frac{1}{2}$ mile plowed ready for grading. This work makes passable the road leading from Dunn's Valley to Thessalon, by way of the Shaw Trunk Road. The road in the township of Bridgeland, lot 10, Con. 6, was improved by grading and ditching 2 miles, gravelling 1 mile, building 8 wooden culverts and repairing two approaches with new stringers and overlays. Three hills were also cut down and gravelled. This makes the road across the township of Bridgeland in a passable condition.

The Iron Bridge Road, Arnill's Hill, Northerly.—This road in Parkinson township on Cons. 4 and 5, lots 3 and 4, was improved by under-brushing $1\frac{1}{4}$ miles, grading 2 miles, gravelling $1\frac{1}{4}$ miles, ditching 60 rods, building 9 wooden culverts, making a cut of 100 yds. and a fill of 1,200 yds. Stone was also removed from the road-bed for a distance of $1\frac{1}{2}$ miles.

Scoble Trunk Road.—The road on Cons. 1 and 2, lots 2 to 7, was improved by grading and crowning 40 rods, building 4 cedar culverts and repairing one small bridge.

Sudbury-Soo Trunk Road.—In the township of Nairn, $\frac{1}{2}$ a mile east of Nairn Village, a small washout was repaired by making a clay fill of 20 yds. and crowning 8 rods with gravel. The Worthington to Nairn section, Con. 6, lots 8 to 11, was improved by grading and surfacing with sand for a distance of a mile. Several hills were also repaired. This road was almost impassable during the summer but has now been put in fair condition. The Massey-Webbwood section was improved by grading 3 miles, gravelling $1\frac{1}{4}$ miles, surfacing $\frac{1}{2}$ a mile with sand and constructing 60 rods of off-take ditch. Two hills were rounded up and one surfaced with clay and covered with sand. A small amount of blasting was done to make a ditch near the bridge. This work was very well done.

STATEMENT OF EXPENDITURE

ON

COLONIZATION ROADS AND BRIDGES

FOR THE YEAR 1917

STATEMENT OF EXPENDITURE ON COLONIZATION ROADS AND BRIDGES
IN THE YEAR 1917.

NORTH DIVISION.

Aberdeen, Poplar Dale Road	\$350 00
Aberdeen, Cons. 2 and 3, Lots 11 and 12	300 00
Aberdeen Additional, Rock and Gordon Road	300 00
Aberdeen, Cons. 4 and 5, McTavish Hill	250 00
Allan (Unorganized), Wilson Section	101 40
Allan (Unorganized), McCawill Section	100 00
Assiginack Township, Con. 16	100 00
Aweres Township, Trout Lake Road	175 00
Aubrey Township Road	394 98
Bright Township, Con. 5	347 22
Baldwin Township, Espanola Hill	200 00
Baldwin Township, Espanola Station Road East	100 00
Barrie Island, 10th Sideroad	300 00
Bidwell Township, Green Bay to Somerville	151 20
Bidwell Township, Nortons to Budges	151 48
Billings Township, 20th Sideroad, Con. 10	90 00
Billings Township, Con. 8	100 00
Billings and Allan Townline	100 00
Billings and Bidwell, Rockville Road	150 00
Burpee Township Roads:—	
Elizabeth Bay Road	104 00
Sideline 20 and 25, Con. 6	100 00
Con. 8, Road	98 00
Lots 33 and 34, Road	100 00
Sideroad, Con. 6 Road	100 00
Lot 31, Con. 6 Road	100 00
Evansville Road	200 00
Mills Townline, south of Indian Reserve	100 00
Broder Township Roads:—	
Kelly Lake Road	175 00
Lot 12, Cons. 4 and 5 Road	200 00
Lot 7, Con. 2 Road	200 75
Long Lake and Kelly Lake Road	102 50
Lot 1, Con. 5 Road	200 00
Potvin Road	50 50
Balfour Township, LaSalle Road	100 45
Balfour Township, Lots 5 and 6, Con. 6	52 25
Bellevue Station, Loading Platform Road	500 00
Bellevue Station Road Improvements	1,000 00
Campbell Township Roads:—	
Con. 10, 20th Sideroad	100 00
Con. 10, from Townline	245 49
25th Sideline Road	200 00
Long Bay Road	150 70
Con. 12 Road	100 00
Red Church Road	103 55
Cockburn Island Road	150 50
Cobden, Old North Line Road	350 95
Cuthbertson, north from C. P. R. to Con 7	301 40
Cuthbertson, location east from Pratt's Corners	300 00
Conmee Township Road	399 64
Crooks Township, Cloud Bay District Road	374 90
Carnarvon and Mindemoya Road	90 00
Capreol Township Road	511 75
Capreol Junction to Hamner Village	107 02
Day Township, Dayton to Day Mills Road	424 69
Dawson Road	399 62
Dorion Township Roads	1,159 73
Dryden Township Road	100 00
Dowling Township, Lot 8, Con. 3	52 50
Dill Township Roads:—	
McFarlane Lake Road	100 00
Lot 12 to 9, Con. 6, Road	100 00
Richards Lake Road	90 00

Eton Township Road	350 00
Elizabeth Bay Road	150 00
Falconbridge Township, Ruff Road	201 35
Fairbanks Township, Lots 2 and 3, Con. 6	250 00
Fairbanks Township, McNaughton Section	198 75
Fenwick Township, North-east Quarter Section 14	499 00
Fenwick Township, Section 27	600 00
Galbraith Township, Broad's Road to Dunn's Valley	199 96
Galbraith Township, Con. 2, Lot 11	299 88
Gladstone and Patton Boundary Line	298 30
Gladstone and Bright Boundary Line	299 63
Gillies Township Roads	499 35
Gordon Township Roads:—	
7th Line and Indian Point Bridge	300 00
8th Con. Road	300 85
Government Road	201 20
Wiggins Road	105 37
Gordon and Allan Township, Scotland Road	150 00
Gordon and Allan, 10th Con.	100 00
Gore Bay to Hope's Hill	200 00
Gorham Township Roads	1,975 00
Hallam Township, Con. 1, Lot 2	323 70
Hallam Township, Con. 1, Lots 7 and 8	250 50
Hilton, Cons. Q and R	396 20
Hartman Township Road	90 70
Howland Township Road, Burnett's Hill	100 00
Howland Township, Stringer's Corners Road	200 75
Hagar Township Roads:—	
Neepawasa Landing Road	150 00
Lots 12 and 13	400 50
South to Appleby	495 50
Lots 1 and 2, Con. 5, to Awrey Township	199 00
Lot 9, Con. 2	175 00
Veauve Lake to Warren	100 25
Lot 13, Cons. 5 and 6	90 00
Lots 13 and 14, Cons. 5 and 6	100 50
Lots 13 and 14, Con. 5	104 75
Lots 8 and 9, Con. 5	100 00
Lots 6 and 7, Con. 6	103 50
Lots 8 and 9, Con. 5	100 00
Iron Bridge, Arnill Hill northerly	1,484 04
Island Lake, Railway Siding Road	199 00
Johnson Township, Desbarats Lake Road	299 98
Johnson Township, Port Lock and Gordon Road	300 36
Johnson Township, Con. 6	301 14
Jocelyn Township Road, 5th Sideroad to "P" Line	200 00
Jocelyn Township, 5th Sideline, Lots 5 and 6	74 99
Kagawong to Providence Bay	130 00
Kerr Road	867 96
Lefroy Township, Section 14	300 00
Lefroy Township, Hopper Sideroad	299 96
Lybster Township Road	500 70
Lorne Township Road	100 00
Louise Township, Rat Lake Road	200 00
Lumsden Township, Con. 1, Lots 5 to 7	151 00
Lumsden Township, Cons. 1 and 2	75 75
Lumsden Township, Con. 1, Lots 1 and 2	103 75
Larchwood Road	101 50
May Township, Spanish River Crossing Road	400 00
May Township, Con. 4, Lot 8	309 93
May Township, Townline between Lots 8 and 9	303 28
McDonald Township, Sections 35 and 36	299 40
Marks Township Road	600 00
Mellick and Jaffray Road	400 60
Mutrie Township Road	298 85
Manitowaning to Fossils Hill	100 90
Manitowaning to Ingrams	149 00

Mills Township, Con. 6	101 50
Mills Township, 10th Sideroad	100 00
Mills Township, Con. 6 to 8	100 00
Mills Township, School Road	100 00
Merritt Township, South Mill Road	148 25
Merritt Township, east of Trunk Road	153 25
Merritt Township, Black Creek Road	101 69
Morgan Township, Lot 2, Con. 1	100 00
Morgan Township, Lot 8, Con. 1	106 77
Morgan Township, Cons. 1 to 2, Lot 6	50 79
McKim Township Road, south side Ramsey Lake	175 00
Nairn Township Road	100 00
Nipigon Township Road	700 00
Neelon Township Road	550 60
Oliver McIntyre Townline	500 00
Oliver McIntyre Townline, south end	488 87
Parkinson and Mississauga Road	298 75
Patton Township Road, Con. 5, Lots 10 and 11	304 88
Plummer, Additional Road	300 00
Pummer, Rose McGuire Road	299 89
Plummer, Con. 6, Lot 12	300 00
Paipoonge Township, 15th Sideroad	400 00
Pearson Township Road	599 85
Poplar to Gore Bay	200 00
Plummer Township, Steel Bridge to Passmore's house	200 00
Robinson Township, from Townline	151 96
Robinson Township, 10th Con.	100 00
Robinson Township, Duncanson Road	153 45
Rockville Road from Woods	100 00
Salter, Birch Lake to Massey	400 00
Striker Township, Cons. 2 and 3	350 00
Sylvan Valley and Echo Bay	298 55
Shakespeare Centre Line	300 00
Sheddon Township, Village to Budge's Landing	303 31
St. Joseph Township:—	
Blind Line on 10th Sideroad	148 80
Con. 20, between F. G. & O.	150 83
C. Line from Rowates Hill	100 43
Shaw Trunk Road	2,509 45
Scoble Township Road	550 00
Strange Township Road	500 00
Sandfield Township Roads:—	
Lots 22 and 23	100 00
Con 2, West	100 00
Lots 13 and 14	100 00
Big Lake Road	150 00
South Bay Mouth, Green Road	50 00
Sheguindah Township, from Con. 10	100 00
Sheguindah Township, Dunlop's Hill	150 00
Sheguindah Township, east from School House	90 00
Silver Lake Road	249 98
Sterling Township Road	499 95
Sudbury-Blezard Road	150 00
Tarbutt Township, Con. 2, Lot 1	299 02
Tarbutt Township, Cons. 2 and 3, Lots 4 and 5	300 00
Thompson Township Road	198 21
Thessalon Township, Sections 34 and 35	300 50
Torrance Township, Con. 3	250 00
Tehkummah Township:—	
15th Sideroad	200 50
10th Sideroad	250 00
Lots 3 and 4, Con. 8	100 00
Con. 6, Road	90 00
Con. 6, west	100 00
15th Sideroad	200 00
Tarentorus Township, Trout Lake Road	450 00
Victoria Township, Sugar Lake to Cedar Lake	304 95
Victoria Township, Whalen's Corners to Townline	350 00

Van Horne Township Road	399 11
Webbwood and Massey Road	1,497 80
Whalen's Corners Road	300 00
Wells Township, east end of Basswood Lake	300 66
Wainwright Township Road	401 38
Ware Township Roads	2,197 09
Waters Township Roads	500 00
Worthington and Nairn Road	277 50
Zeland Township Roads	100 00

BY-LAWS.

Assignack By-law No. 387	550 00
Alberton By-law No. "F"	1,000 00
Atwood By-law No. 6	575 00
Billings By-law No. 234	400 00
Burpee By-law No. 75	200 00
Balfour By-law No. 53	600 00
Blezard By-law No. 78	250 00
Blue By-law No. 30	31 83
Chappel By-law No. 219	3,500 00
Conmee By-law No. 30	500 00
Drury, Denison and Graham By-law No. 157	1,262 35
Dilke By-law No. 77	364 53
Emo By-law No. 212	1,999 88
Gordon By-law No. 145	541 03
Hilton By-law No. 387	300 00
Howland By-law No. 127	500 00
Jocelyn By-law No. 286	600 00
Johnson By-law No. "A 75"	300 00
Korah By-law No. 149	3,000 00
Laird By-law No. 118	399 99
Lavallee By-law No. 165	1,767 40
McDonald, Meredith and Aberdeen By-law No. 130	599 57
Morley and Pattullo By-law No. 157	1,750 00
Plummer Additional By-law No. 152	700 00
Paipoonge By-law No. 149	1,922 53
Prince By-law No. 62	485 99
Oliver By-law No. 171	850 00
Neebing By-law No. 257	1,452 17
Rayside By-law No. 162	500 00
St. Joseph By-law No. 422	745 69
Sandfield By-law No. 223	250 00
Shuniah By-law No. 428	3,495 00
Thessalon By-law No. 14	299 99
Thompson By-law No. 108	150 00
Tarentorus By-law No. 170	1,180 00
Worthington By-law No. 178	700 00

MISCELLANEOUS.

Algoma District, one reversible road grader	285 00
John McAnsh, balance Inspection, 1916	36 00
Sam Cole, balance Inspection, 1916	2 20
Frank Clements, balance Inspection, 1916	3 80
Basile Ethier, balance Inspection, 1916	114 00
W. H. Munro, balance Inspection, 1916	558 00
Moss Township Road, balance, 1916	1,027 92
Moss Township Road, balance, 1916	1,710 50
Machin Township Road, balance, 1916	25 75
Striker Township Road, balance, 1916	13 20
McKim Township Road, balance, 1916	97 94
Bright Township Road, balance, 1916	5 00
C. P. R. Right of Way, Southworth Township Road	1 00
J. Fraser, Inspection, 1916	97 80
Lang & Ross, engineers' services	34 05
Basile Ethier, postage stamps, Inspection account, 1916	15 25
W. H. Munro, rent of storehouse, 1916	36 00

John McNee, rent of storehouse, 1916	36 00
Espanola Road, John Bois, timber and gravel, 1916	52 29
Kenora and Pellatt Road	42 00
Oliver McIntyre, cooper contract	625 00
Laird & McDonald, Boundary Road	500 00
St. Joseph "A" Line	200 00
Sudbury-Soo Trunk Road repairs	53 00
C. P. R. Right-of-Way, Southworth Township, 1917	1 00
Ignace Township, balance, 1916	22 61
F. W. Braithwaite, Espanola Road, balance, 1916	39 00
Sheridan Road, balance, 1916	52 57
Espanola Hill Road, 1916	21 00
Strange Township Road, 1916	49 99
Inspection, North Division	3,643 70

WEST DIVISION.

Byng Inlet Road	404 26
Cardwell Township, Lots 61, 62 and 63	300 00
Cardwell Township, Bracebridge-Parry Sound Road	974 90
Cardwell Township, Lot 29, east	200 00
Chapman Township, Distress Road	312 18
Chapman Township, Nipissing Road, 12 Con.	302 88
Christie Township, Edgington Station Road	350 35
Foley Township, Rose Point Road	275 00
Foley Township, Parry Sound Road	380 41
Gurd Township, Con. 15	298 99
Franklin Township, Dwight and Dorset Road	275 00
Freeman Township, Footes Bay Road	286 17
Hagerman Township, Lot 10, Con. 5	325 00
Hardy Township, 30th Sideroad	301 05
Himsworth and Gurd, Westphalia Road	400 40
Himsworth North, Lots 26 to 28	199 89
Himsworth South, Lot 8, Cons. 2 and 3	199 90
Himsworth South, Con. 10	311 55
Humphrey Township, west of Rosseau Village	359 75
Lindsay Township, East Stage Road	749 98
Lount Township, Cons. 12 and 13, Lot 1	105 96
Lount Township, Lots 1 and 2, Con. 2	400 00
Morrison Township, Lots 25 and 26	200 51
Medora Township, Lot 30, Con. "E"	294 65
Medora and Wood, Bala Road	450 00
Machar Township, 30th Sideroad	192 70
Machar Township, Con. 8, Lots 5 to 20	349 96
Machar and Gurd Townships, Lots 10 and 11, Cons. 1 and 2	200 77
McDougall Township, south of Waubamick	351 60
Mowat Road repairs	275 00
McMurrich Township, 5th Sideline	303 37
McMurrich and Monteith Township Road	180 37
Monteith Township, Bear Lake Road	148 35
Matchedash Township, Con. 1, Lot 17	200 00
Medonte Township, Sideroads 20 and 21, Con. 10	149 70
Medonte Township, 15th Sideroad, Con. 5	152 20
Medonte Township, Lot 28, Con. 12	130 00
Nipissing Township, Lot "B," Con. 10	500 00
Nipissing Township, from Spence to Seguin's	151 25
North Orillia Sideroad, Con. 4	184 45
North Orillia, Con. 2, Lot 10	100 50
Oro Township, Con. 7, Lots 15 to 19	99 92
Oro Township, Con. 11, Lots 2 to 5	110 55
Oakley and Draper Township, Wood Lake Road to River Road	999 93
Port Carling, Lots 30 and 35, Lake Joseph Road	395 00
Perry Township, 20th Sideroad	100 30
Perry & Chaffey Townships, 5th Sideroad	104 50
Pringle Township, Cons. 9 to 10, 5th Sideroad	300 00
St. Edmunds Township, Bury Road	402 00
Sinclair Township, Lot 14, Con. 6	200 00
Stisted Township, Lots 2 and 3, Con. 4	349 95
Spence Township, Nipissing Road south from Seguin Falls	250 00

Strong Township, Distress Road	350 00
Tay Township, Con. 12, Lots 14	100 00
Tay Township Sideroad	100 00
Tiny Township, Sawlog Bay Road	300 00
Tiny Township, Thunder Bay Road	175 00
Victoria Harbor Road	152 20
Whitstone Corners Road, to Dunchurch	400 00

BY-LAWS.

Albermarle By-law No. 557	600 00
Chapman By-law No. 4	495 99
Eastnor By-law No. 15	250 00
Lindsay By-law No. 253	500 00
Medora and Wood By-law No. 310	700 00
Monck By-law No. 439	775 00
Muskoka By-law No. 279	499 95
Machar By-law No. 528	200 00
Matchedash By-law No. 185	297 38
Medonte By-law No. 449	500 00
Keppel By-law No. 14	798 54
Orillia By-law No. 943	1,200 00
Sarawak By-law No. 7	596 98
St. Edmunds By-law No. 195	240 00
Tay By-law No. 650	400 00
Vespra By-law No. 595	400 00

MISCELLANEOUS.

John Orr, balance Inspection, 1916	60 00
W. J. Maloney, Blair and Mowat Road, 1916	129 30
W. Galbraith, Survey of Draper Township, Lots 34 and 21	28 00
W. Galbraith, Survey McCauley and Stephenson Road	82 75
Blair and Mowat Road	1,041 02
Vespra and Sunnidale, 1916	222 04
W. Barager, Monteith Road, 1916	23 37
W. J. Maloney, balance, 1916	24 00
Inspection, West Division, 1917	1,542 26

EAST DIVISION.

Abinger and Clarendon Boundary Road	200 00
Arden and Barrie Road	275 00
Ardoch Road	201 12
Anstruther Road	75 00
Alice and Pembroke Road	250 50
Alice Township, 12th Con. Road	359 95
Admaston Township:—	
Douglas Station Road	300 25
Mountain Road	102 00
Shamrock Road	102 00
Ashdad and Mount St. Patrick Road	1,000 75
Anson and Hinden Township Roads	106 29
Airy Township Roads	1,000 94
Bush and Haddock Road	175 00
Buck Lake Road, from School House north	130 00
Bancroft and Coe Hill Road	200 00
Bancroft and Hermon Road	213 42
Bangor, Wicklow and McClure Roads	399 75
Bedford Mills Road	151 95
Bonfield Township Roads	1,000 00
Boulter Township Roads	299 75
Burleigh Township Roads	592 45
Bromley Township, Cons. 7 and 9	401 50
Bonnechere Road	200 63
Bagot and Blythfield Township Roads:—	
Ashdad Road	100 00
Springtown Road	100 00
Calabogie and Kennelly Road	102 50
Darling and Calabogie Road	100 87
Springtown and Renfrew	100 00

Brougham Township, Opeongo Line Road	201 50
Brougham Township, Dacre and Mt. St. Patrick Road	199 75
Brudenell and Lyndon Township Road:—	
Droham Swamp	101 25
Whalen Road	100 00
Killaloe and Brudenell Road	105 75
Mackie's Hill, 16th Con.	227 50
Bastedo Township Road	99 87
Bigwood Township Road	508 25
Bexley Township, Cameron Road	90 00
Base Line Road	100 67
Clarendon Township, Myer's Cave Road	250 00
Cardova Mine Road, Hastings.....	149 74
Carlow Township Roads	300 00
Combermere and Centre View Road	232 00
Clyde Hill Road	100 00
Calvin Township Roads	982 04
Chisholm Township Roads	1,000 00
Cameron Township Road	150 00
Chandos Township Roads:—	
Wellington Road, east	75 00
Wellington Road, west	75 00
Scott Road	163 85
Post Road	90 00
Cardova Mine Road, Peterboro	160 00
Charleston Lake Road	405 21
Cavendish Township, Buckhorn and Gooderham Road	200 00
Cosby Township Road	199 50
Crerar Township Road	175 00
Carden Township, Mud Lake Road	100 73
Carden Township, First Quarter Line Road	100 00
Cardiff Township, Harcourt R. R. Crossing	150 00
Dungannon Township Roads	402 96
Darling and Lanark Road	100 00
Darling and Lanark Boundary Road	100 37
Dalton Township, Monck Road	200 00
Elzevir and Grimesthorpe Road	150 00
Ennismore Township, Ennismore Road	151 00
Ennismore Township, Gannon's Narrows Road	152 45
Eganville and Brudenell Telegraph Road	221 87
Eganville and Killaloe Road	298 59
Eganville River Road	197 50
Faraday Township Roads	271 83
Faraday and Herschel Townline	150 00
Ferris Township Roads	991 47
Field Township Road, Lot 15, Con. 6	158 48
Field Township Road, Lot 13, Con. 5	300 79
Gull Lake and Plevna Road	230 50
Golden Lake and Killaloe Road	405 25
Grattan Township Roads:—	
Eganville Station Road	330 75
Colville Station Road	270 50
Perrault Settlement Road	126 00
Graphite Mine Road	1,000 00
Griffith and Matawatchan Township Roads:—	
Griffith and Dacre	99 75
Griffith Road	100 00
Camel Chute Road	90 25
Cemetery Road	95 75
Mine Road	107 75
Glamorgan Township, Buckhorn Road	149 95
Herschel Township, Con. 2	151 28
Hastings Road, north of Maynooth	150 00
Hastings Road, south of Maynooth	202 98
Halls Mills and Clayton Road	150 00
Head, Clara and Maria Township Roads	126 00

Harvey Township Roads:—

Gannons Narrows Road	150 00
Bobcaygeon Road	112 49
Buckhorn Road	150 50
Bobcaygeon Road east	50 00
Height of Land Road	50 00
Huntingdon Township Road	200 00
Hagarty, Richards and Burns Township Roads:—	
Wilno and Killaloe	100 00
Killaloe and Tramore	105 87
Killaloe and Wilno	200 25
Basin Depot Road	108 98
Mount St. Patrick and Shamrock	100 00
Eganville and Old Killaloe Road	152 87
Hugel Township Road	200 45
Hungerford Township, Con. 6, opposite Lot 3	101 06
Hungerford Township, Con. 8, between Lots 6 and 7	99 12
Hungerford Township, Con. 8, opposite Lot 20	99 50
Long Lake and Mountain Grove Road	400 00
Lavant and Ompah Road	100 00
Long Lake and Oconto Road	100 00
Loughboro and Bedford Road, Lots 5 and 6, Con. 6	175 00
Loughboro Township, from Perth Road to North Shore	204 75
L'Amable Station and Ft. Stewart	276 82
Long Lake Settlement Road	302 00
Lanark and Darling Township, 8th Line	200 00
Lyell Township	496 18
Laxton, Digby and Longford Township Road, North Quarter Line	100 89
Laxton, Digby and Longford Township, Monck Road	102 08
Lutterworth Township, Cameron Road	100 00
Lutterworth Township, Bobcaygeon Road	50 00
Kirkpatrick Township, Lots 7 and 8, Con. 5	246 55
Myer's Cave and Harlow Road	250 40
Mississippi and Sherbrooke Road	100 00
Mallan's Road	400 00
Madoc Township Road	150 00
Moxam's Settlement Road	100 65
Musclow School House Road	150 00
Mattawan Township Roads	299 87
Mara Township, Muley Point Road	175 00
Methuen Township Road	150 00
Muskrat River Road	299 75
Moor Lake Road	201 25
Madigan's Hill Road	148 50
Mountain Road	50 00
Molybdenite Mine Road	500 00
McNab Township Road	311 50
Monmouth Township, Haliburton Road	153 78
Minden Township, Reynolds Road	150 25
Madawaska and Hastings Road	412 35
North Algona, First Proven Line	150 95
North Algona, 4th Con.	100 98
North Algona, Proven Line	150 50
Ompah and Folger Road	200 00
Peterson Road, Maynooth to Combermere	300 00
Perth and Westport Road	250 00
Perth and Narrows Road	100 00
Papineau Township Roads	1,000 00
Pembroke and Beachburg Road	241 75
Pembroke and Beachburg, east of Government Road	250 00
Pembroke and Eganville Road	400 00
Petawawa Station Road	250 00
Pembroke and Mattawa Road	206 25
Pakenham Township, 12th Con.	100 50
Rose Hill and Vennachar Road	100 00
Road running south from Sharbot Lake	300 00
Raymond's Corners to Bedford Mills	400 00
Robinson Settlement Road	206 65
Road from Peterson to Centre View	106 00

Raycroft and White Lake Road	200 00
Rama Township, Dalton and Washago Road	200 00
Rama Township, Housey's Rapids Road	175 00
Rama Township, Con. "L"	199 99
Radcliffe Township Road	400 00
Raglan Township Roads:—	
Wharf Road to Palmer Rapids	199 00
Con. 8 Road	99 25
Raglan Road	101 75
Snake Creek Road	212 50
Tenth Con. Road	101 00
Hardwood Lake Road	110 43
Salmon River and Mount Hope Road	100 00
Scotch Corners Road, Beckwith Township	200 00
Sabine Township Road	275 75
South Algona Proving Line	100 00
Silver Lake Road	201 00
Stafford and Pembroke Townline	301 73
Sherwood Township Roads:—	
Bark Lake Road	196 00
Wilno and Barrie's Bay	207 25
Con. 3 and 4	100 00
Hagarty and Sherwood Townline	99 00
Sebastopol Township Road:—	
Opeongo Line	101 25
Opeongo Line, Sullivan Section	50 00
Ford and Mountain Road	102 00
Opeongo Road	105 68
Seventh Con. Line	149 50
Springer Township, Sturgeon Falls Road	100 38
Sherbourne Township, Bobcaygeon Road	100 47
Snowden Township, Gilert and Minden Road	108 77
Snowden Township, Dutch Line	50 00
Stanhope Township, North Shore Road	149 12
Sommerville Township, Monck Road	101 61
Tichbourne and Oconto Road	100 00
Tudor and Cashel Road	130 00
Tyendinaga Township, Con. 3, Lots 3 and 4	200 44
Tetlock and Raycroft Road	200 00
Thebault Hill Road	497 40
Vennachar and Mallorytown Road	202 71
Vankleek Settlement Road	90 00
Wollaston Township Road	191 25
Whitelake and Pakenham Road	300 60
Whitelake Road, Pakenham Township	202 75
Westport and Sherbrooke Road, north end	200 00
Westport and Sherbrooke Road, south end	149 75
Widdifield Township Roads	1,000 00
Wilberforce Township Roads:—	
Sixth Proving Line	202 40
Wilberforce and Alice Townline	200 60
Twelfth Line	201 50
Sixteenth Con. Line	149 54
Wilno Road	50 00
Whalen's Swamp Road	50 00
Addington Trunk Road, Kaladar to Denby	9,717 46

By-LAWS.

Bancroft By-law No. 155	200 00
Belmont and Methuen By-law No. 585	500 00
Bromley By-law No. 257	1,000 00
Camden By-law No. 450	1,000 00
Cramahe By-law No. 711	626 72
Carlow By-law No. 95	300 00
Caldwell By-law No. 242	589 13
Cassimir, Jennings and Appleby By-law No. 74	300 00

Cosby and Mason By-law No. 29	200 00
Dungannon By-law No. 87	300 00
Dysart By-law No. 579	1,000 00
Douro By-law No. 837	198 55
Dummer By-law No. 833	300 00
Elzevir and Grimsthorpe, No. 22 A.....	400 00
Eldon By-law No. 459	599 99
Faraday By-law No. 82	200 00
Front of Escott By-law No. 88	82 81
Front of Leeds and Lansdowne, No. 723	1,000 00
Grattan By-law No. 268	500 00
Hinchinbrooke By-law No. 9	940 00
Huntingdon By-law No. 382	199 93
Horton By-law No. 255	100 00
Kennebec By-law No. 4	650 00
Loughboro By-law No. 90A	395 00
Limerick By-law No. 4	300 00
Madoc By-law No. 25	400 00
Marmora and Lake By-law No. 515	125 00
Mayo By-law No. 303	300 00
Monteagle and Herschel No. 453	400 00
Martland By-law No. 113	300 00
Newburg By-law No. 199	500 00
North Crosby By-law No. 505	150 00
Olden By-law No. 44B.....	717 55
Oso By-law No. 121	400 00
Pittsburg By-law No. 6	700 00
Percy By-law No. 733	600 00
Portland By-law No. 590	525 00
Rear of Leeds and Lansdowne By-law No. "E"	358 35
Richmond By-law No. 628	200 00
Rama By-law No. 345	500 00
Ross By-law No. 341	749 97
Ratter and Dunnett By-law No. 11	300 00
Storrington By-law No. 468	400 00
South Crosby By-law No. 838	250 00
Stafford By-law No. 670	300 00
Springer By-law No. 295	400 00
Somerville By-law No. 685	300 00
Tudor and Cashel By-law No. 10	524 49
Tyendinaga By-law No. 659	350 00
Wollaston By-law No. 2	400 00
Westmeath By-law No. 172	750 00

MISCELLANEOUS.

Cameron Road balance, 1916	5 50
Clarendon Road balance, 1916	29 38
Portland Road balance, 1916	14 50
Palmerston and Levant balance, 1916	25 00
Raglan Township Road balance, 1916	10 00
Thebault Hill balance, 1916	15 00
P. Rochefort, Inspection balance, 1916	28 80
Bancroft Municipality, grant, 1916	150 00
Beckwith Township, Eleventh Line and Lake Road.....	200 00
Havelock and Cardova Road	197 00
Portland Municipality, by-law, 1916	69 28
Inspection, East Division	4,528 38
C. H. Meader, locating Addington Road	68 25
W. W. Pringle, locating Addington Road	48 00

TEMISKAMING.

Elk Lake-Gowganda Road, Elk Lake end	4,715 92
Elk Lake-Gowganda Road, Gowganda end	5,000 00
Armstrong Township, Cons. 4 and 5, Lots 9 and 10	377 15
Armstrong Township, Cons. 5 and 6, Lots 10, 11 and 12	511 00

Bucke Township, Lots 3 and 4, across Cons. 1 and 2	1,139 16
Barber and Tudhope Townships, from Leeville north	497 50
Brethour Township:—	
Lots 8 and 9, Con. 6	491 60
Lots 6 and 7, Cons. 1 and 2	1,013 69
Con. 2, Lots 7 and 8	500 00
Lots 6 and 7, Con. 5	300 00
Cane Township:—	
Cons. 2 and 3, Lots 4, 5 and 6	317 95
Lots 8 and 9, from 5th Con. north	495 55
Caue and Bryce Townline	396 50
East Boundary, across Con. 4	502 35
Casey and Harley Boundary, Cons. 5 and 6	607 20
Casey Mine Road, Cons. 1, 2 and 3	600 09
Casey Township, Cons. 1 and 2, from Lot 6, east	300 00
Dymond Township:—	
North Road from town limit	1,748 33
West Road from town limit	750 00
East Road from town limit	1,750 00
Firstbrook Township, Cons. 2 and 3, west	950 00
Firstbrook Road	150 00
Harley Township:—	
Con. 5, reducing hill	200 00
Con. 3, reducing hill	200 00
Cons. 5 and 6, lots 5 and 6	499 75
Cons. 3 and 4, to Tank Siding	499 29
Con. 2, Lots 3 and 4	500 00
Harley and Dymond Townline	1,180 61
Harris Township:—	
Con. 4, Lot 4	500 00
Main Road to reduce grade	492 36
Harris & Casey Townline	498 05
Harris and Casey, Cobalt Mine Road	466 00
Harris and Casey Townline, repairing bridge	150 00
Henwood Township:—	
Lots 8 and 9, Con. 2	600 00
Completing Sand Hill work	750 00
Lots 6 and 7, Con. 2	500 00
Con. 6, from Lot 3	300 00
Townline of Kerns, Con. 2	599 65
Hilliard Township:—	
Thornloe Road, from Moose Creek to Greenwood	1,000 00
Con. 6, Lots 3, 4 and 5	398 18
Con. 5, Lots 1 and 2	600 00
Cons. 5 and 6, Lots 7 and 8	403 45
Hudson Township:—	
Cons. 3 and 5, Lots 4 and 5	800 00
Con. 6, Lots 6 and 7	300 00
Cons. 2 and 3, Lots 2 and 3	200 00
Townline of Dymond, south from Uno Park	52 43
Kerns Township:—	
East Boundary, Con. 1	500 00
Con. 3, Lots 1 and 2	100 55
Lots 2 and 3, Con. 2	54 80
Lots 10 and 11	91 93
Lots 8 and 9, Con. 1	250 00
Con. 5, Lots 6 and 7	47 85
Con. 6, Lots 10 and 11	199 99
Con. 2, Lot 10	149 75
Mountain Chute Road	375 00
Tudhope Barber Townline	797 40

BY-LAWS.

Bucke By-law No. 206	949 50
Casey By-law No. 44	1,922 00
Dymond By-law No. 157	1,587 26

Harris By-law No. 54	564 83
Hilliard By-law No. 87	192 50
Hudson By-law No. 61	500 00
Kerns By-law No. 149	997 50
Tisdale By-law No. 118	2,487 70

MISCELLANEOUS.

Road Machinery, Temiskaming District	671 38
Kerr Inspection, 1916	135 55
Hudson Road balance, 1916	55 46
Kerns Road balance, 1916	20 00
Gowganda Road, 1916	27 30
G. F. Summers, survey Lot 5, Con. 7, Henwood Township	28 40
G. F. Summers, survey of Round Lake Road	282 27
W. E. Kerr, storage of road machinery and plant, 1916 and 1917.....	144 00
C. McCarthy, shipping blankets, Gowganda Road	1 25
Parisian Laundry, washing blankets, Gowganda Road	11 35
Hilliard and Brethour Townline	419 81
Gowganda Trunk Road, 1916	218 48
Casey Municipality, roads and bridges, fire losses	1,500 00
Dymond Township, fire losses, roads and bridges	290 00
Harley Township, fire losses, roads and bridges	473 23
Harris Township, fire losses, roads and bridges	150 00
Inspection, Temiskaming District	667 95
Over-expenditures, 1916, on Colonization Roads	712 22

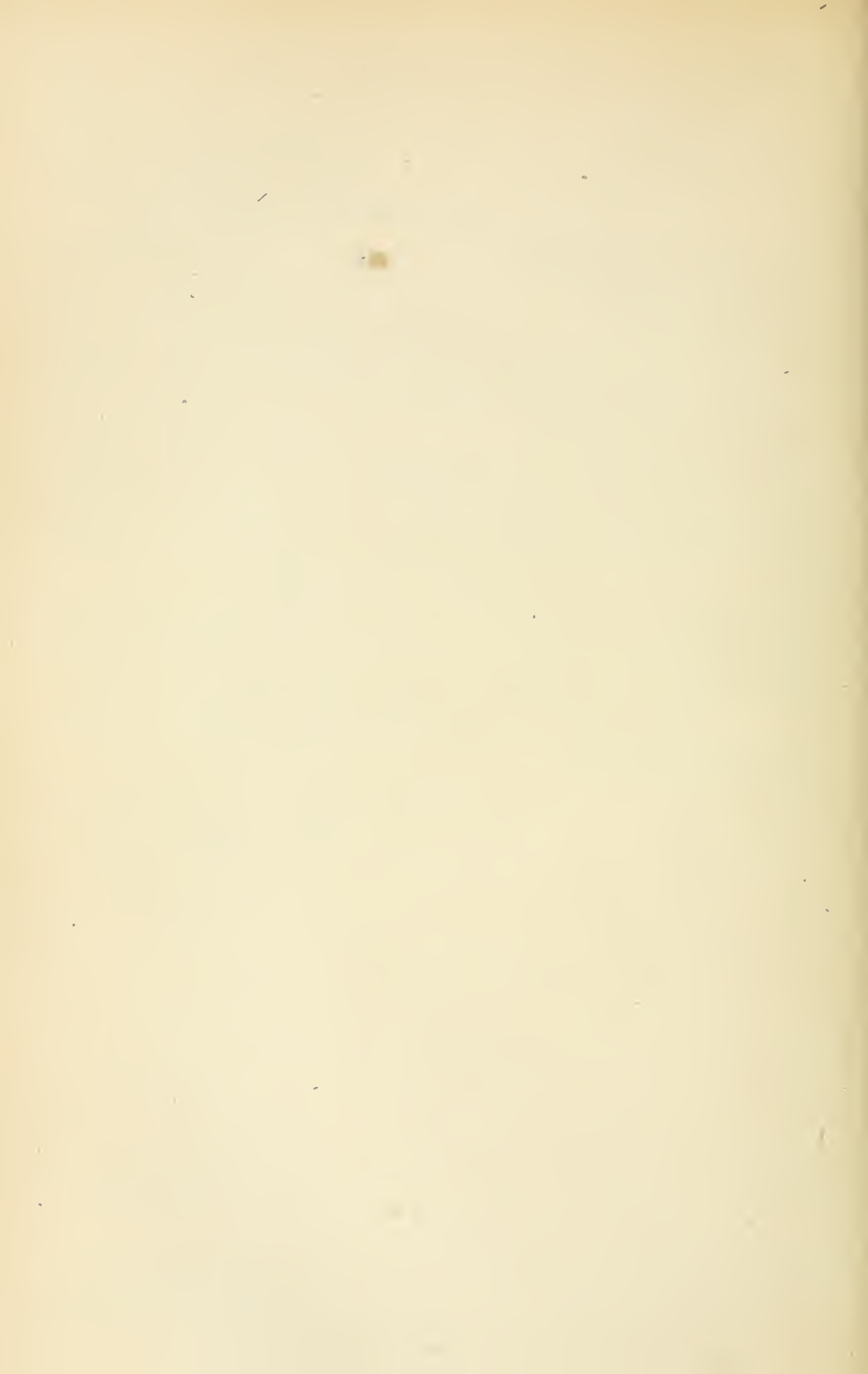
RECAPITULATION.

North Division	\$99,196 59
West Division	28,739 03
East Division	83,426 60
Temiskaming	51,668 66
Over-expenditures	712 22
Total	<u>\$263,743 10</u>

Department of Public Works,
October 31st, 1917.

(Sgd.) M. P. DOHERTY,

Accountant Colonization Roads.



STATEMENTS
OF THE
ACCOUNTANT
OF
PUBLIC WORKS

DEPARTMENT OF PUBLIC WORKS, ONTARIO,

TORONTO, February, 1918.

HON. F. G. MACDIARMID,

Minister of Public Works and Highways.

SIR,—I have the honour to submit the following statements of Capital Expenditure on Provincial Public Buildings, Public Works, Colonization and Mining Roads, Good Roads (Highway Improvement), Aid to Railways, etc. Statement No. 1 gives the Capital Expenditure thereon for twelve months to the 31st of October, 1917; No. 2, the total Capital Expenditure from the 1st of July, 1867, to the 31st of October, 1917, and No. 3 shows in a condensed and classified form the various expenditures for thirty-seven years and six months from the 1st of July, 1867, to the 31st of December, 1904, the expenditures for eleven years and ten months from the 1st of January, 1905, to the 31st of October, 1916, the expenditures for the fiscal year 1916-17, and the grand total expenditure from the 1st July, 1867, to the 31st of October, 1917.

I have the honour to be, Sir,

Your obedient servant,

M. C. O'DONNELL,

Accountant Public Works.

STATEMENT No. 1.

A statement of expenditure on Capital Account for Public Buildings, Public Works, Drainage, Colonization and Mining Roads, Good Roads (Highways Improvement Act), Aid to Railways, etc., for the year ending October 31st, 1917. (Contained also in Statement No. 2.)

Name of Work.	—	Amount.
PUBLIC BUILDINGS:	\$ c.	\$ c.
New Government House	790 44	
Parliament Buildings: Automatic fire alarm	202 86	
“ “ Interior alterations	1,979 89	
“ “ Alterations for additional accommo- dation and fire escapes	1,194 36	
“ “ Installing steam Boiler, No. 5 Queen's Park	395 00	
“ “ Purchase of property, alterations, ground rent, etc., No. 15 Queen's Park	18,780 17	22,552 28
Osgoode Hall: General repairs and cleaning of buildings....	15,031 75	
“ “ Electric wiring and fixtures	466 19	
“ “ Painting interior and exterior	3,192 61	
“ “ Furnishings	1,916 97	
“ “ Fire protection	214 30	
“ “ Wire cable for lighting grounds	107 70	
“ “ Fittings for vaults and offices	162 00	
“ “ Alterations to building, central offices and vaults	9,830 85	
“ “ Telegraph and telephone service	2,730 18	33,652 55
Hospital for Insane, Brockville.....		9,985 98
“ “ “ Hamilton		66,125 92
“ “ “ Kingston		3,276 12
“ “ “ London	14,575 01	
Reconstruction of buildings, damaged by fire, Special Warrant	14,372 63	28,947 64
“ “ “ Mimico		2,797 86
“ “ Feeble-minded, Orillia		86,808 17
“ “ Insane, Penetanguishene	6,218 05	
Electric wiring, Special Warrant....	645 00	6,863 05
“ “ “ Whitby		450,072 00
Ontario Reformatory, Guelph	40,054 40	
Special Warrant	20,880 26	60,934 66
Mercer Reformatory, Toronto		3,662 08
Normal and Model Schools, Toronto.....	14,075 02	
Garage, Special Warrant	211 00	14,286 02
“ “ “ Ottawa	3,593 46	
Paving playground, Special Warrant	3,423 23	7,016 69
Normal School, London		2,105 58
“ “ Hamilton		1,014 70
“ “ Peterborough		671 74
“ “ Stratford		1,178 36
“ “ North Bay		308 06
English-French Training School, Sandwich		44 25
Ontario School for the Deaf, Belleville, including purchase of Lewis Farm for \$15,000		22,760 62
Ontario School for the Blind, Brantford		18,845 11
Ontario Agricultural College, Guelph		11,588 20
Horticultural Experimental Station, Jordan Harbour		2,144 50
Ontario Veterinary College, Toronto		2,372 53

STATEMENT No. 1.—Continued.

Name of Work.	—	Amount.
PUBLIC BUILDINGS.—Continued.		
<i>Algoma District:</i>	\$ c.	\$ c.
Court House, Gaol and Registry Office, Sault Ste Marie.....	1,165 27	
New Court House	2,950 29	
		4,118 56
<i>Kenora District:</i>		
Court House, Gaol, Registry Office, etc., Kenora		475 79
<i>Manitoulin District:</i>		
Court House, Gaol, Registry Office and Lockups		12 75
<i>Muskoka District:</i>		
Court House, Gaol, Registry Office, grounds, etc.		296 90
<i>Nipissing District:</i>		
Court House, Gaol, Registry Office, grounds, etc.		839 38
<i>Parry Sound District:</i>		
Court House, Gaol, Registry Office, Land Titles Office, Lockups, etc.		1,337 60
<i>Rainy River District:</i>		
Court House, Gaol and Registry Office, grounds, etc.		2,806 26
<i>Sudbury District:</i>		
Court House, Gaol and Registry Office	941 48	
Industrial Farm, Burwash	39,999 96	
		40,941 44
<i>Temiskaming District:</i>		
Court House, Registry Office, grounds, etc.		1,647 68
<i>Thunder Bay District:</i>		
Court House, Gaol and Registry Office, etc., Port Arthur....	453 83	
Registry Office, Fort William	766 51	
Industrial Farm, Fort William	11,283 25	
		12,503 59
<i>Miscellaneous:</i>		
Fish Hatchery, Mt. Pleasant, House of Superintendent.....		1,795 86
Boat Houses for Game and Fisheries		232 38
Compensation for injured workmen		753 83
Insurance		5,691 17
Public Buildings		934,268 30
PUBLIC WORKS:		
Aenie Creek Bridge, Brudenell		293 48
Arthur Street Bridge, Neebing River		337 01
Allan Bridge, Carp Creek, Korah		1,362 19
Bar River Bridge, Laird		299 72
Beaver Creek Bridge, North Shore Road, Monck		2,394 00
Boyne Bridge, Otter Lake Road		1,492 42
Ballantyne Creek Bridge, Sinclair		999 62
Beatty Creek Bridge, Nipissing Township		1,752 94
Beggsboro Bridge, 15 Sideline, McMurrick		1,487 83
Bells Bridge, Bangor		170 50
Black Creek Bridge, Medora		843 89
Blind River Lower Bridge		5,916 60
Boon Creek Bridge, Papineau		998 65
Brandy Creek Bridge, Wood		938 39
Broad River Bridge, Parry Sound Road		21 15
Burrell's Creek Bridge, Trunk Road, Cameron		1,759 97
Combermere Bridge		2,291 04
Clark's Bridge, Thessalon River		7,048 39
Cross Lake Bridge, Kennebec		1,570 54
Coldwater Creek Bridge		564 95

STATEMENT No. 1.—*Continued.*

Name of Work.	—	Amount.
PUBLIC WORKS.— <i>Continued.</i>	\$ c.	\$ c.
Current River Bridge		461 56
Casimir and Jennings Bridges		1,010 13
Clargo Bridge, Carp Creek, Korah-Prince T. L.		1,321 25
Clement Bridge, Morley		849 59
Commanda Creek Bridge, Lount		658 54
Cole Creek Bridge, Hinchinbrook		35 70
Conway Bridge, Korah		1,392 46
Crozier Creek Bridge, Oakley		2,321 16
Carrick Bridge, grant to Rama		1,000 00
Dead Man's Creek Bridge, Thompson		332 27
Equipment, instruments and machinery		3,118 44
East Pine Bridge, Tait-Mather Townline		679 84
East Pine Bridge, Sec. 22, Patullo		598 64
East Branch Bridge, 8 and 9 Hagar		663 68
Elzevir Bridge		350 00
Fifth Line Bridge, Hoeffler Creek, May		1,870 30
Faraday Township Bridges		175 86
Fish Creek Bridge		95 53
Fish Creek Bridge, grant to Hinchinbrook		200 00
Fifth Line Bridge, Field		654 83
Flinton Bridge, Scoot River, Kaladar, grant		299 38
Fifth Con. Bridge, Mariposa		500 00
Fagan's Bridge, Thessalon Tp., Special Warrant		4,372 88
Garter Snake Creek Bridge, Ryde		1,648 37
Graham Creek Bridge, 5th Sideline		99 62
Grizell Creek Bridge		15 05
Gilbert Creek Bridge, Draper		1,198 41
Gillies Tp. Bridges		690 28
Gleason River Bridge, Oxenden, N. Grey		1,109 01
Goods Creek Bridge, Wollaston		540 07
Grant's Creek Bridge, River Road		1,190 38
Grassy Bay Bridge, Bagot		299 98
Hoc-Roc Bridge		704 08
Hobart Bridge		392 73
Hartshorn Bridge, Paipoonge		349 03
Kabuska Creek Bridge		1,675 36
Kenora District Bridges		3,986 79
LaValle Bridge, Sec. 14, Devlin		697 42
Lavasse Creek Bridge, Con. 13, Ferris		1,202 38
Lavasse Creek Bridge, Con. 15, Ferris		299 94
Lavasse Creek Bridge, Corbeil Road		264 48
Little Kashee Bridge		597 88
Long Lake Bridge		243 53
Maintenance, Locks, Dams and Bridges		37,765 59
Mackey Creek Bridge		2,372 17
Manitoulin District Bridges		2,561 60
McDonald Tp. Bridges		398 39
Monteagle-Wicklow Bridge		212 62
McLaren Creek Bridge, Palmerston, grant		300 00
Mink Creek Bridge, Wollaston		392 97
Mississippi Bridge, Mayo		599 06
Mississippi Bridge, Palmerston, grant		800 00
Money Bridge		81 50
Mitchell's Dam Bridge, Minden		4,249 29
Morrison Bridge, Lot 24, Muskoka		677 99
Moore's Falls Bridge, Cameron Road		500 00
Moore's Creek Bridge, Admaston		199 88
Moore's Bridge, Herschell		1,857 01
Mud Creek Bridge, Bright		1,592 26
Nelson Bridge, 2nd Line, Korah		1,195 61
North Creek Bridge, Armour		1,371 48
North Creek Bridge, Ryerson Road		4,906 72

STATEMENT No. 1.—*Continued.*

Name of Work.	—	Amount.
PUBLIC WORKS.—<i>Continued.</i>	\$ c.	\$ c.
Old Man Creek Bridge, Lot 5, Croft		1,295 51
Outlet Creek Bridge, Baysville Road, McLean		872 23
Parr Bridge, Sec. 36, Prince		957 65
Papineau Bridge, Paterson Road		390 14
Pickerel Creek Bridge, Armour		2,251 49
Rubber boots		162 24
Raycroft Bridge, Grattan		200 00
Rawdon Creek Bridge, Huntingdon (conditional)		496 89
Restoule Bridge, Patterson		78 81
Roundwood Bridge, Awenge, Korah Townline		1,383 18
Second Line Bridge, Aberdeen		286 86
South River Bridge, Joly-Laurier Townline		1,282 47
Surveys and inspections		4,940 83
Sparks Creek Bridge, Con. 8		1,459 30
Sparks Creek Bridge		748 35
Seguin Bridges, Con. 11, Christie		1,281 46
Sixth Line Bridge, North River, Orillia		2,159 04
Stoney Creek Bridge, Ops, grant		500 00
Sturgeon Bridge, 6th Line, Dobie		725 17
Sturgeon Bridge, Sec. 2-11, Shenston		844 10
Temiskaming District Bridges		3,768 54
Tullock Bridge		4 31
Tarbutt Bridge, Shewfeldt Creek		1,200 00
Temagami Bridge, Crerar		2,115 67
Tenth Line Bridge, Medonte		2,334 23
Thirteenth Concession Bridge, Vespri		246 46
Tudor and Cashel Bridges		754 03
Veuve River Bridge, Kirkpatrick		3,438 72
Wassa Bridge, 12th Line		199 70
Wages and expenses of supervising foremen.		2,876 85
Paid T. & N. O. Ry. for construction of Bridge at Charlton, 1910		16 25
Paid P. R. Switzer for loss of tools and clothing by fire at Combermere		26 00
Paid S. S. Hadley for loss of tools and clothing by fire at Combermere		5 75
Public Works		174,147 48
DRAINAGE WORKS:		
Algoma District Road Drainage		2,455 68
East Simcoe District Road Drainage		744 80
Horseshoe Lake Drain, Storrington		399 00
Kenora District Road Drainage		167 19
Long Swamp Drain, Chandos		397 34
Muskoka District Road Drainage		690 17
Manitoulin District Road Drainage		1,933 88
Nipissing District Road Drainage		2,498 45
Parry Sound District Road Drainage		74 00
Rainy River District Road Drainage		3,946 17
Renfrew District Road Drainage		196 30
Salmon River Drainage, Kennebec		199 97
Sturgeon Falls District Drainage		2,421 82
Spence Swamp Drain, Grey and Bruce		799 35
Sudbury District Road Drainage		2,499 35
Temiskaming District Road Drainage		911 31
Drainage Works		20,334 78

STATEMENT No. 1.—*Continued.*

Name of Work.	—	Amount.
	\$ c.	\$ c.
Colonization Roads		263,743 10
Good Roads (Improvement of Highways), Statutory		176,624 49
Aid to Railways (Subsidy Fund)		139,112 54
Grand Total		1,708,230 69
RECAPITULATION:		
Public Buildings		934,268 30
Public Works	174,147 48	
“ “ Drainage	20,334 78	
		194,482 26
Colonization Roads		263,743 10
Good Roads, Improvement of Highways		176,624 49
Aid to Railways (Subsidy Fund)		139,112 54
Grand Total		1,708,230 69

Department of Public Works, Ontario,
Toronto, February, 1918.

M. C. O'DONNELL,
Accountant Public Works.

STATEMENT No. 2.

Being a statement of expenditure on Capital Account for Public Buildings, Public Works, Colonization and Mining Roads, Aid to Railways, Good Roads (Public Highway Improvement), etc., as follows: (1) The total expenditure from the 1st of July, 1867, to the 31st of October, 1916; (2) the expenditure for the twelve months ending the 31st of October, 1917, and (3) the grand total of expenditure from the 1st of July, 1867, to the 31st of October, 1917.

Name of Work.	Expenditure 1st July, 1867, to 31st Oct., 1916.	Expenditure Fiscal Year ending 31st Oct. 1917.	Total Expenditure to 31st Oct., 1917.
PUBLIC BUILDINGS:	\$ c.	\$ c.	\$ c.
Old Government House	183,860 86	.....	183,860 86
New Government House, including purchase price, etc., of lands on Bloor Street, \$90,670.50, sold subsequently for \$150,000.	1,173,868 67	790 44	1,174,659 11
Old Parliament and Departmental Buildings New Parliament and Departmental Buildings (original cost of construction)	85,285 98	.....	85,285 98
Parliament and Departmental Buildings. equipment, furnishings, library fittings, grounds, roads, plant house and altera- tions, etc., No. 4 Queen's Park (Library) included	1,282,679 04	.....	1,282,679 04
Parliament Buildings, addition of New North Wing, furnishings, equipment, library, etc.	276,741 30	1,979 89	278,721 19
Parliament Buildings, reconstruction and fireproofing of West Wing	756,704 71	.....	756,704 71
Legislative Chamber, correcting acoustics...	659,008 96	.....	659,008 96
Automatic Fire Alarms	8,185 00	.....	8,185 00
Alterations for additional accommodation and fire escapes	5,969 55	202 86	6,172 41
Hydro underground service .....	.....	1,194 36	1,194 36
Hydro equipment	985 18	.....	985 18
No. 5 Queen's Park, purchase of house, al- terations and equipment	12,034 28	.....	12,034 28
Purchase of property, alterations, ground rent, etc., No. 15 Queen's Park	30,764 20	395 00	31,159 20
Osgoode Hall, Toronto .....	.....	18,780 17	18,780 17
Osgoode Hall, Toronto, addition to Centre Building (North Wing and equipment)...	331,577 46	33,652 55	365,230 01
Hospital for Insane, Brockville	143,981 30	.....	143,981 30
" " Cobourg	872,588 45	9,985 98	882,574 43
" " Hamilton	149,954 78	.....	149,954 78
" " Kingston	1,247,543 82	66,135 92	1,313,679 74
" " London	721,298 29	3,276 12	724,574 41
" " London, reconstruction of buildings, damaged by fire (Special War- rant)	1,378,650 97	14,575 01	1,393,225 98
" " Mimico .....	.....	14,372 63	14,372 63
" " Penetanguishene	816,373 30	2,797 86	819,171 16
" " Toronto	212,659 49	6,863 05	219,522 54
" " Whitby, works, build- ings, land, equipment, etc.	457,599 51	.....	457,599 51
Hospital for Feeble-minded, Orillia	1,714,269 92	450,072 00	2,164,341 92
Hospital for Epileptics, Woodstock	971,683 90	86,808 17	1,058,492 07
Ontario Reformatory, Guelph, including abat- toir for Public Institutions, etc.	279,890 92	.....	279,890 92
Mercer Reformatory for Females, Toronto..	1,872,567 02	60,934 66	1,933,501 68
	298,418 92	3,662 08	302,081 00

STATEMENT No. 2.—Continued.

Name of Work.	Expenditure 1st July, 1867, to 31st Oct., 1916.	Expenditure Fiscal Year, ending 31st Oct., 1917.	Total Expenditure to 31st Oct., 1917.
PUBLIC BUILDINGS.—Continued.			
	\$ c.	\$ c.	\$ c.
Central Prison, Toronto	961,577 48	.....	961,577 48
Reformatory for Boys, Penetanguishene....	191,512 00	.....	191,512 00
Normal and Model Schools, Toronto	318,387 66	14,286 02	332,673 68
“ “ “ “ Ottawa	274,534 63	7,016 69	281,551 32
Normal School, London	126,262 15	2,105 58	128,367 73
“ “ Hamilton	95,178 24	1,014 70	96,192 94
“ “ North Bay	105,267 60	308 06	105,575 66
“ “ Peterborough	99,660 12	671 74	100,331 86
“ “ Stratford	94,123 64	1,178 36	95,302 00
English-French Training School, Sandwich.	12,623 94	44 25	12,669 19
Ontario School for the Deaf, Belleville....	627,634 92	22,760 62	650,395 54
Ontario School for the Blind, Brantford ...	486,390 45	18,845 11	505,235 56
Ontario Agricultural College, Guelph.....	1,041,759 93	11,588 20	1,053,348 13
Provincial Building, Canadian National Ex- hibition Association, Toronto (grant)....	35,000 00	.....	35,000 00
Horticultural Experimental Station, Jordan Harbour	45,023 50	2,144 50	47,168 00
Dairy School, Kingston	23,613 56	.....	23,613 56
Dairy School, Strathroy	14,583 71	.....	14,583 71
Ontario Veterinary College, Toronto	348,140 11	2,372 53	350,512 64
School of Mining, Kingston	4,070 00	.....	4,070 00
Normal College, Hamilton (equipment Do- mestic Science Room)	854 25	.....	854 25
School of Practical Science (College of Tech- nology)	59,100 26	.....	59,100 26
School of Practical Science (Queen's Park).	252,535 56	.....	252,535 56
School of Practical Science (Chemistry and Milling and Mining Building)	448,213 15	.....	448,213 15
Children's Shelter, Toronto	8,864 95	.....	8,864 95
Immigration Office, Toronto	9,104 70	.....	9,104 70
Fish and Game, Boat House and Hatcheries and purchase of land	8,688 05	232 38	8,920 43
House for Superintendent, Mount Pleasant.	.....	1,795 86	1,795 86
Ontario Government Office Building, London, England	45,336 21	.....	45,336 21
Winter Fair Building, Guelph	25,101 25	.....	25,101 25
Hygienic Institution, London	74,297 41	.....	74,297 41
Agricultural Hall, Toronto	324 00	.....	324 00
Government Farm, Mimico	51,646 34	.....	51,646 34
Pioneer Farm, Algoma	5,178 43	.....	5,178 43
Brock's Monument, Queenston Heights....	4,605 31	.....	4,605 31
Niagara River Fence	8,025 43	.....	8,025 43
Compensation to workmen injured on Gov- ernment works	1,231 33	753 83	1,985 16
Insurance .....	.....	5,691 17	5,691 17
ALGOMA DISTRICT:			
Court House, Gaol and Registry Office, Sault Ste. Marie	35,498 45	1,165 27	36,663 72
New Court House, Sault Ste. Marie	40,912 32	2,933 29	43,865 61
Registry Office, addition to Sault Ste. Marie.	11,658 02	.....	11,658 02
Lock-up, Bruce Mines	3,117 48	.....	3,117 48
“ Blind River	2,642 87	.....	2,642 87
“ Cutler	864 70	.....	864 70
“ Echo Bay	500 00	.....	500 00
“ Hilton	500 00	.....	500 00
“ Thessalon	2,221 99	.....	2,221 99
“ Wawa	1,330 16	.....	1,330 16
Industrial Farm, Sault Ste. Marie	105 60	.....	105 60

STATEMENT No. 2.—*Continued.*

Name of Work.	Expenditure 1st July, 1867, to 31st Oct., 1916.	Expenditure Fiscal Year ending 31st Oct., 1917.	Total Expenditure to 31st October, 1917.
PUBLIC BUILDINGS.—Continued.			
KENORA DISTRICT:			
	\$ c.	\$ c.	\$ c.
Court House and Gaol, Gaoler's Residence, Registry Office, etc., Kenora	46,795 79	475 79	47,271 58
New Registry Office, Kenora	15,933 78	.....	15,933 78
New Court House, Kenora	59,238 52	.....	59,238 52
Land Titles Office, Kenora	575 00	.....	575 00
Sea Wall, Kenora	3,197 65	.....	3,197 65
Grounds and Walks, Kenora	1,148 76	.....	1,148 76
Lock-up at Dryden	1,521 00	.....	1,521 00
MUSKOKA DISTRICT:			
Court House, Gaol and Registry Office at Bracebridge	37,073 01	296 90	37,369 91
Lock-up and Court House at Huntsville	8,364 85	.....	8,364 85
Lock-up and Court Room at Baysville	300 00	.....	300 00
Immigration Sheds at Gravenhurst	355 00	.....	355 00
MANITOULIN DISTRICT:			
Grand Manitoulin Island, three lock-ups (Gore Bay, Little Current and Manitowan- ing), transferred from Algoma District) .	22,410 39	12 75	22,423 14
Lock-up, Killarney	1,298 97	.....	1,298 97
Court House, Gaol, etc., Gore Bay	9,637 34	.....	9,637 34
Lock-up, Manitowaning	379 74	.....	379 74
" Providence Bay (grant)	558 91	.....	558 91
" Little Current	58 95	.....	58 95
NIPISSING DISTRICT:			
Lock-up, Court House, Registry Office and Gaoler's House, North Bay	54,574 62	839 38	55,414 00
Lock-up, Bonfield	694 67	.....	694 67
" Cache Bay	500 00	.....	500 00
" Markstay	600 00	.....	600 00
" Mattawa	14,949 19	.....	14,949 19
" Sturgeon Falls	2,266 28	.....	2,266 28
" Warren	600 00	.....	600 00
PARRY SOUND DISTRICT:			
Registry Office, Lock-up and Court Room, House for Gaoler, Land Titles Office, Parry Sound	50,378 74	1,337 60	51,716 34
Lock-up at Magnetawan	645 56	.....	645 56
Lock-up and Court Room, Burk's Falls.....	6,621 96	.....	6,621 96
Lock-up, French River	1,198 62	.....	1,198 62
" Dunchurch	609 00	.....	609 00
" Emsdale	300 00	.....	300 00
" Byng Inlet	1,232 35	.....	1,232 35
" South River	500 00	.....	500 00
" Powassan	1,250 00	.....	1,250 00
" Callender	500 00	.....	500 00
" Sundridge	500 00	.....	500 00
RAINY RIVER DISTRICT:			
Registry Office, Gaol and New Court House, Fort Frances	107,608 14	2,806 26	110,414 40

STATEMENT No. 2.—*Continued.*

Name of Work.	Expenditure 1st July, 1867, to 31st Oct., 1916.	Expenditure Fiscal Year ending 31st Oct., 1917.	Total Expenditure to 31st October, 1917.
PUBLIC BUILDINGS.—Continued.			
RAINY RIVER DISTRICT.—Continued.			
Lock-up at Mines Centre	\$ 1,205 48	\$	\$ 1,205 48
“ Emo	1,888 94	.....	1,888 94
“ Atikokan	1,571 31	.....	1,571 31
“ Beaver Mills	1,840 71	.....	1,840 71
SUDBURY DISTRICT:			
Court House and Gaol and Registry Office, Sudbury	84,398 46	941 48	85,339 94
Lock-up at Sudbury	12,595 48	.....	12,595 48
“ Chelmsford	1,015 78	.....	1,015 78
“ Massey	1,702 74	.....	1,702 74
“ Nairn	300 00	.....	300 00
“ Webbwood	1,749 15	.....	1,749 15
“ Chapleau	1,626 49	.....	1,626 49
Industrial Farm, Burwash	163,093 71	39,999 96	203,093 67
Industrial Farm, Burwash (compensation to settlers)	9,276 02	.....	9,276 02
THUNDER BAY DISTRICT:			
Registry Office, Lock-up, Court House, etc., Port Arthur	71,014 24	453 83	71,468 07
Registry Office, Fort William	30,959 73	766 51	31,726 24
Lock-up at Fort William	9,723 90	.....	9,723 90
“ Silver Islet	2,304 79	.....	2,304 79
“ Nepigon	1,279 23	.....	1,279 23
“ Schreiber	700 00	.....	700 00
“ Superior Junction (Sioux Look- out)	1,159 04	.....	1,159 04
“ White River	589 77	.....	589 77
Industrial Farm and Buildings, Fort William	104,967 07	.....	104,967 07
Industrial Farm, Fort William, purchase of live stock, vehicles and farm implements.	41,428 64	11,283 25	52,711 89
TEMISKAMING DISTRICT:			
Lock-up, Cobalt	5,589 49	.....	5,589 49
“ Cochrane	1,000 00	.....	1,000 00
“ Charlton	500 00	.....	500 00
“ Englehart	975 00	.....	975 00
“ Gowganda	3,105 07	.....	3,105 07
“ New Liskeard	657 00	.....	657 00
“ North Porcupine (from Nipissing)	2,671 18	.....	2,671 18
“ South Porcupine (from Sudbury)	138 80	.....	138 80
“ South Porcupine	7,155 11	.....	7,155 11
“ Matheson	1,263 86	.....	1,263 86
Temporary Court House, Haileybury	5,906 33	.....	5,906 33
Court House, Registry Office, grounds, etc., Haileybury	88,763 99	1,647 68	90,411 67
COUNTY OF HALIBURTON:			
Registry Office at Minden	5,918 42	.....	5,918 42
Gaol and Court House at Minden (grant)	1,000 00	.....	1,000 00
Lock-up at Gooderham	200 00	.....	200 00
Public Buildings	23,078,559 36	934,268 30	24,012,827 66

STATEMENT No. 2.—Continued.

Name of Work.	Expenditure 1st July 1867, to 31st Oct., 1916.	Expenditure Fiscal Year ending 31st Oct., 1917.	Total Expenditure to 31st October, 1917.
PUBLIC WORKS:	\$ c.	\$ c.	\$ c.
Admaston Bridge, Bonnechere River	3,778 81	.....	3,778 81
Admaston, Ninth Concession Bridge	399 83	.....	399 83
Ansonia Bridge, Lefroy	4,848 82	.....	4,848 82
Antoine Creek Bridge, Tp. Mattewan	3,223 36	.....	3,223 36
Ardock Bridge, County of Frontenac	900 00	.....	900 00
Aubrey and Ignace Bridges	881 02	.....	881 02
Axe Creek, Housey's Outlet and Kashee Bridges	1,221 57	.....	1,221 57
Aenie Creek Bridge, Brudenell .....	.....	293 48	293 48
Arthur Street Bridge, Neebing River .....	.....	337 01	337 01
Allan Bridge, Carp Creek, Korah .....	.....	1,362 19	1,362 19
Balsam and Cameron Lakes, Locks	23,959 02	.....	23,959 02
Balsam River Works	16,585 11	.....	16,585 11
Bangor, Wicklow and McClure Bridges.....	1,082 07	.....	1,082 07
Barbette Creek Bridge, Clara	993 92	.....	993 92
Bar River Bridge, Laird and McDonald....	503 46	.....	503 46
Bar River Bridge, Tp. McDonald (removing obstructions)	130 55	.....	130 55
Bass Creek Bridge, Tp. Limerick	1,200 00	.....	1,200 00
Bass Lake Dam, Tp. Galway, Peterborough.	1,000 00	.....	1,000 00
Baysville Bridge	2,947 50	.....	2,947 50
Bear Creek Dam and Slide	1,617 52	.....	1,617 52
Beauchamp Townline Bridge	598 17	.....	598 17
Beaudette River (dredging, etc.)	3,000 00	.....	3,000 00
Beaver Creek Bridge, Kenora District	784 68	.....	784 68
Beaver Creek Bridge, Monck Tp.	996 77	2,394 60	3,390 77
Beeline Bridge, Alice Tp.	499 63	.....	499 63
Bells Rapids Bridge, County of Renfrew....	2,449 79	.....	2,494 79
Bells Settlement Bridge, Croft Tp.	3,239 06	.....	3,239 06
Ben's River, Ryde and Black Creek Bridges.	2,132 24	.....	2,132 24
Berriedale Bridge, Tp. Armour	935 77	.....	935 77
Big East River and Black Creek Bridges, Chaffey	3,534 61	.....	3,534 61
Big East River Bridge	5,596 03	.....	5,596 03
Big Carp Bridge, Awengo (grant)	700 00	.....	700 00
Bigwood Bridges, Nipissing District	7,389 80	.....	7,389 80
Birch Creek Bridge, Sudbury-Soo Trunk Road	8,157 86	.....	8,157 86
Birch Creek Bridge, Birch Lake Road	4,285 27	.....	4,285 27
Bissett's Creek Bridge, Nipissing District..	699 57	.....	699 57
Black Creek Bridge, Himsworth Tp.	449 33	.....	449 33
Black Creek Bridge, Robertsville	149 05	.....	149 05
Black Creek Bridge, Dalton Tp.	5,028 49	.....	5,028 49
Black Donald Creek Bridge, Brougham....	314 20	.....	314 20
Black Bay Road Bridge, Port Arthur.....	5,000 00	.....	5,000 00
Black Creek, removing obstructions, Tps. Monck and Watt	1,480 76	.....	1,480 76
Black Creek Bridge, Tp. Palmerston	250 00	.....	250 00
Black Duck and Indian River Bridges	869 48	.....	869 48
Black Bridge, Muskoka	1,500 00	.....	1,500 00
Black River Bridge, Matheson	3,938 68	.....	3,938 68
Black River Works (Lake Simcoe)	3,136 10	.....	3,136 10
Black River Bridge, Tp. Draper, Muskoka (to rebuild)	509 48	.....	509 48
Black Sturgeon Bridge	1,179 10	.....	1,179 10
Black Sturgeon Bridge, Mellick	939 05	.....	939 05
Blanche River Bridge, High Falls	2,882 33	.....	2,882 33
Blanche River Bridge, Marter Tp.	3,153 54	.....	3,153 54
Blind River Bridge	2,772 34	5,916 60	8,688 94

STATEMENT No. 2.—*Continued.*

Name of Work.	Expenditure 1st July, 1867, to 31st Oct., 1916.	Expenditure Fiscal Year ending 31st Oct., 1917.	Total Expenditure to 31st Oct., 1917.
PUBLIC WORKS.— <i>Continued.</i>	\$ c.	\$ c.	\$ c.
Blind River Bridge, Soo Trunk Road	8,081 21	.....	8,081 21
Boda Creek Bridge, Shakespeare	389 79	.....	389 79
Boon Creek Bridge	2,276 72	.....	2,276 72
Bonnechere Bridge, Algona (conditional) ..	2,756 58	.....	2,756 58
Bonnechere River Bridge, Bromley Tp.	2,566 38	.....	2,566 38
Bonnechere River Bridge, Horton Tp. (grant)	1,000 00	.....	1,000 00
Bonnechere River Works	338 50	.....	338 50
Boston Creek Bridge	1,332 95	.....	1,332 95
Bottle Lake Dam and Mississicua Creek Dam	4,068 72	.....	4,068 72
Boyne Bridges, Foley	2,160 98	.....	2,160 98
Breakwater at Union, South Essex	2,701 77	.....	2,701 77
Brower Creek Bridge, Tp. Glackmeyer	240 00	.....	240 00
Bruce Mines Bridge	2,031 21	.....	2,031 21
Brule Creek Bridge	489 85	.....	489 85
Bracebridge Bridge	7,000 00	.....	7,000 00
Buck Lake Bridge	305 06	.....	305 06
Bunting Creek Bridge	586 13	.....	586 13
Burk's Falls Bridge, Magnetawan River....	2,606 14	.....	2,606 14
Burnt River Bridge, Tp. Snowdon.....	2,017 11	.....	2,017 11
Burnt River Bridge, Tp. Somerville	4,930 61	.....	4,930 61
Burnt River Bridge, Buckhorn Road	3,281 98	.....	3,281 98
Burnt River Bridge, Vermillion River, Tp. Capreol	2,317 87	.....	2,317 87
Bushkong Lake Bridge, Paterson Road	3,386 92	.....	3,386 92
Bushkong Lake Bridge, Tp. Stanhope.....	3,030 91	.....	3,030 91
Beggsboro Bridge, McMurrich (conditional)	599 44	.....	599 44
Black Bridge, 4 and 5 Oakley	1,500 85	.....	1,500 85
Boundary Creek Bridge, grant to Kennebec.	199 38	.....	199 38
Buck River Bridge, Ryde	2,033 04	.....	2,033 04
Buckshot Creek Bridge, grant to Clarendon.	192 04	.....	192 04
Beaver Creek Bridge, River Road, Monck...	203 50	.....	203 50
Bertland Road Bridge	488 89	.....	488 89
Black Creek Bridge, Gurd Townline.....	752 73	.....	752 73
Boyne Bridge, Otter Lake Road	339 40	1,492 42	1,831 82
Bar River Bridge, Laird .....	.....	299 72	299 72
Ballantyne Creek Bridge, Sinclair .....	.....	999 62	999 62
Beatty Creek Bridge, Nipissing Tp. ....	.....	1,752 94	1,752 94
Beggsboro Bridge, 15th Sideline, McMurrich	.....	1,487 83	1,487 83
Bell's Bridge, Bangor .....	.....	170 50	170 50
Black Creek Bridge, Medora .....	.....	843 89	843 89
Boon Creek Bridge, Papineau .....	.....	998 65	998 65
Brandy Creek Bridge, Wood .....	.....	938 39	938 39
Broad River Bridge, Parry Sound Road.....	.....	21 15	21 15
Burrell's Creek Bridge, Trunk Road, Cam- eron .....	.....	1,759 97	1,759 97
Cache Creek Bridge, Springer Tp.	344 27	.....	344 27
Calabogie Bridge, Tp. Bagot	1,905 24	.....	1,905 24
Campement D'Ours Island Bridge.....	4,970 09	.....	4,970 09
Canard River Bridge	1,000 00	.....	1,000 00
Cardiff and Maxwell Bridges	3,723 24	.....	3,723 24
Cardiff, Monmouth Townline Bridge.....	597 53	.....	597 53
Cardwell and Baxter Bridges	2,108 64	.....	2,108 64
Carlow-Papineau Bridge, Con. 13	794 88	.....	794 88
Casey-Brethour Bridge, Blanche River....	7,826 76	.....	7,826 76
Cashmere Dam, Middlesex	1,144 19	.....	1,144 19
Cassimer River, removing obstructions	205 56	.....	205 56
Chapleau Bridge	2,231 40	.....	2,231 40
Chippewa Creek Bridge, Widdifield	1,842 38	.....	1,842 38
Chemong Lake Bridge	3,500 00	.....	3,500 00

STATEMENT No. 2.—Continued.

Name of Work.	Expenditure 1st July, 1867, to 31st Oct., 1916.	Expenditure Fiscal Year ending 31st Oct., 1917.	Total Expenditure to 31st Oct., 1917.
	\$ c.	\$ c.	\$ c.
PUBLIC WORKS.—Continued.			
Christian's Creek Bridge, grant to Fenelon.	200 00	.....	200 00
Clare River Bridge, Sheffield	2,544 46	.....	2,544 46
Clark's Bridge, grant to Kennebec	600 00	7,048 39	7,648 39
Clear Creek Bridge, Oxford Tp.	500 00	.....	500 00
Clearing and Log Houses on Free Land grants, Settlers' Homestead Fund	16,780 75	.....	16,780 75
Clyde River Bridge, grant to South Cannonto	499 00	.....	499 00
Commanda Lake Bridge	465 95	.....	465 95
Corbett Creek Bridge, Oliver	1,674 94	.....	1,674 94
Cobb's Lake Outlet	1,102 08	.....	1,102 08
Cosby Bridge, Nipissing District	493 85	.....	493 85
Couchiching Lake Works	427 82	.....	427 82
Creighton Vermillion Bridge	398 74	.....	398 74
Crocodile Creek, Nipissing District	780 94	.....	780 94
Cull's Barry Bay and Calabogie Bridges	931 48	.....	931 48
Cardiff Townline Bridges	556 08	.....	556 08
Carlyon Bridge	3,426 76	.....	3,426 76
Carrick Bridge, grants to Rama	1,000 00	1,000 00	2,000 00
Cassimir and Jennings Bridges	506 96	1,010 13	1,517 09
Cregos Creek Bridge, Monk Road	1,065 38	.....	1,065 38
Crooked Rapids Bridge, Bonfield	2,636 73	.....	2,636 73
Carlow Township Bridges	299 01	.....	299 01
Coldwater Creek Bridge, Tarentorus	508 04	564 95	1,072 99
Combermere Bridge, renewal	6,926 83	2,291 04	9,217 87
Cooper's Bridge, Big Carp	890 90	.....	890 90
Cross Lake Bridge, Kennebec, conditional..	6,151 65	1,570 54	7,722 19
Current River Bridge .....	.....	461 56	461 56
Cargo Bridge, Carp Creek, Korah-Prince Townline .....	.....	1,321 25	1,321 25
Clement Bridge, Morley .....	.....	849 59	849 59
Commanda Creek Bridge, Lount .....	.....	658 54	658 54
Cole Creek Bridge, Hinchinbrook .....	.....	35 70	35 70
Conway Bridge, Korah .....	.....	1,392 46	1,392 46
Crozier Creek Bridge, Oakley .....	.....	2,321 16	2,321 16
Dack Sunday Creek Bridge	259 78	.....	259 78
Dacre Bridge, Brougham Tp.	395 63	.....	395 63
Damage by rising waters near Kenora	800 00	.....	800 00
Dausey Bridge at Blind River, Algoma	4,048 85	.....	4,048 85
Dawson Road Bridge	1,480 36	.....	1,480 36
Dean Lake and Thomson Road Bridge, Al- goma	1,095 48	.....	1,095 48
Dee Bank Bridge, Watt Tp., Muskoka	2,696 92	.....	2,696 92
Deep Bay Narrows, improvement	248 35	.....	248 35
Deer Lake Works, Dam and Slide, Tp. An- struther	1,420 17	.....	1,420 17
Delta Creek Improvements	99 24	.....	99 24
Denbigh Bridge, Hydes Creek	1,772 18	.....	1,772 18
Desbarat's Bridge, Algoma	789 52	.....	789 52
Des Joachim Rapids Bridge and approaches.	9,937 72	.....	9,937 72
Detola Branch Road Bridge	200 00	.....	200 00
Docks at Southampton, Saugeen River	1,739 04	.....	1,739 04
Docks at Rainy River	3,163 44	.....	3,163 44
Docks (landing) at Beaudraul's, Wabigoon.	777 95	.....	777 95
Dog Lake Dams, storage of water	73,358 50	.....	73,358 50
Dickson Creek Bridge, Bucke Tp.	1,564 01	.....	1,564 01
Dorset Bridge, Tp. of Dorset	7,621 72	.....	7,621 72
Draper Bridge	500 00	.....	500 00
Driftwood Bridges, Tp. Walker	2,195 89	.....	2,195 89
Dryden Bridge	7,420 93	.....	7,420 93

STATEMENT No. 2.—*Continued.*

Name of Work.	Expenditure 1st July, 1867, to 31st Oct., 1916.	Expenditure Fiscal Year ending 31st Oct., 1917.	Total Expenditure to 31st October, 1917.
PUBLIC WORKS.— <i>Continued.</i>	\$ c.	\$ c.	\$ c.
Dymond and Harris Townline Bridges	911 28	.....	911 28
Dunsford Bridges, Verulam, grant	200 00	.....	200 00
Day Mills Bridge, Algoma	1,597 13	.....	1,597 13
Deer Creek Bridge, 4th Line, Ratter	496 28	.....	496 28
Dungannon Bridges	699 71	.....	699 71
Dean's Creek Bridge, Korah	1,271 38	.....	1,271 38
Deer Creek Bridge, 3rd Line, Ratter	499 49	.....	499 49
Dennison Bridges, Trunk Road (3)	3,977 85	.....	3,977 85
Dead Man's Creek Bridge, Thompson .....	.....	532 27	532 27
Eagle Lake Dam, Anstruther Tp.	1,173 84	.....	1,173 84
Eau Claire Bridge	5,747 73	.....	5,747 73
Eaton Tp., Wabigoon Bridge	1,185 90	.....	1,185 90
Echo River Bridge	1,332 11	.....	1,332 11
Echo Bay Bridge	7,883 33	.....	7,883 33
Eels Creek, Bridge, Co. Peterborough.....	1,500 00	.....	1,500 00
Emily Creek Bridge	2,889 29	.....	2,889 29
Embankment along River, Dover Tp.	500 00	.....	500 00
Englehart Bridge and approaches	2,795 39	.....	2,795 39
Equipment, instruments, machinery, etc. ...	27,103 78	3,118 44	30,222 22
Espanola Bridge	17,980 23	.....	17,980 23
Eagle Lake Bridge	2,633 26	.....	2,633 26
Easton Bridge, Sturgeon Creek, Dobie ...	615 39	.....	615 39
East Pine Bridge, Tait-Mather Townline ..	.....	679 84	679 84
East Pine Bridge, Sec. 22, Patullo .....	.....	598 64	598 64
East Branch Bridge, 8 and 9 Hagar .....	.....	663 68	663 68
Elzevir Bridge .....	.....	350 00	350 00
Faulkner Bridge, Monetteville, Lake Nipis- sing	589 47	.....	589 47
Faucetts, Stephenson Townline and Kashee River Bridges	2,877 66	.....	2,877 66
Fifth Concession Bridge, Wabi, Dymond....	1,499 17	.....	1,499 17
Filitrault Lake Bridge, boundary between Martland and Crosby	1,394 91	.....	1,394 91
Finley's Bridge, Echo River, Kehoe	499 41	.....	499 41
Forsyth Creek Bridge, Tp. Christie	519 45	.....	519 45
Fourth Concession Bridge, Hagar	1,058 51	.....	1,058 51
Frog Creek Bridge, McIrvine Tp.	497 93	.....	497 93
Frontenac County, to rebuild Bridges de- stroyed by fires, Clyde River, Mud Lake and Con. 1, Clarendon	3,288 06	.....	3,288 06
Fisher Creek Bridge, Stisted	1,708 47	.....	1,708 47
Fagan's Bridge	695 50	4,372 88	5,068 38
Farraday Tp. Bridges	1,001 21	175 86	1,177 07
Fish Creek Bridge, Hinchinbrook	439 82	95 53	535 35
Fifth Line Bridge, Hoefler Creek, May .....	.....	1,870 30	1,870 30
Fish Creek Bridge, grant to Hinchinbrook..	.....	200 00	200 00
Fifth Line Bridge, Field .....	.....	654 83	654 83
Flinton Bridge, Scoot River, Kaladar, grant	.....	299 38	299 38
Fifth Concession Bridge, Mariposa .....	.....	500 00	500 00
Gananoque River Improvement	366 23	.....	366 23
Gannon's Narrow's Bridge, contribution ...	1,000 00	.....	1,000 00
Garden River Bridge, Trunk Road	12,775 74	.....	12,775 74
Gardener Lake Bridge, Hagerman Tp.	399 72	.....	399 72
Georgian Bay Works	7,149 97	.....	7,149 97
Gillies Tp. Bridges	1,107 46	690 28	1,797 74
Glenelg Bridges	1,000 00	.....	1,000 00
Gooderham and Kinmount Bridges	3,876 79	.....	3,876 79
Golden Lake Bridges	4,645 99	.....	4,645 99
Gold Rock Portage Bridges	1,001 93	.....	1,001 93

STATEMENT No. 2.—*Continued.*

Name of Work.	Expenditure 1st July, 1867, to 31st Oct., 1916.	Expenditure Fiscal Year ending 31st Oct., 1917.	Total Expenditure to 31st October, 1917.
PUBLIC WORKS.—<i>Continued.</i>	\$ c.	\$ c.	\$ c.
Gough's Bridge, Himsworth Tp.	3,437 96	.....	3,437 96
Goulais Bay Road Bridges	1,559 76	.....	1,559 76
Goulais River Bridges, Fenwick	7,448 51	.....	7,448 51
Grassy River Bridge, Stanhope	281 55	.....	281 55
Grassy River Bridge, McCrosson Tp.	1,325 32	.....	1,325 32
Graces Creek Bridge	874 25	.....	874 25
Gratuity to Arthur Brown, injured at Toms- town Bridge	140 00	.....	140 00
Great Northern Road Bridge, Plummer ...	362 75	.....	362 75
Griffiths Bridge	247 50	.....	247 50
Gull and Burnt River Works, Dams, Slides, Bridges, etc.	100,716 60	.....	100,716 60
Gull Creek Bridge, grant to Sheffield.....	196 82	.....	196 82
Graham Creek Bridge, Con. 14, Chisholm ..	1,196 85	.....	1,196 85
Graham Creek Bridge, 5th Line, Chisholm..	1,607 80	99 62	1,707 42
Grizell's Creek Bridge, Con. 6, Lutterworth..	383 38	15 05	398 43
Garter Snake Creek Bridge, Ryde .....	.....	1,648 37	1,648 37
Gilbert Creek Bridge, Draper .....	.....	1,198 41	1,198 41
Gleason River Bridge, Oxenden, N. Grey...	.....	1,109 01	1,109 01
Goods Creek Bridge, Wollaston .....	.....	540 07	540 07
Grants, Creek Bridge, River Road .....	.....	1,190 38	1,190 38
Grassy Bay Bridge, Bagot .....	.....	299 98	299 98
Haliburton Bridge, Tp. Dysart, grant.....	2,000 00	.....	2,000 00
Hawker's Creek Bridge, Verulam Tp., grant. 1910	200 00	.....	200 00
Head River Improvements, Tps. Laxton and Cardon	976 82	.....	976 82
Helferty Bridge, Raglan	380 00	.....	380 00
High Falls Bridge, Pigeon River	9,706 07	.....	9,706 07
High Falls Bridge, Tp. Macauley	1,730 37	.....	1,730 37
Hilliardton Bridge over White River	5,460 89	.....	5,460 89
Himsworth Bridges	806 29	.....	806 29
Hoeffler Bridge	3,477 20	.....	3,477 20
Hoodstown Road Bridge, Chaffey Tp.	1,200 00	.....	1,200 00
Hoodstown Road Bridge, over Big East River	800 00	.....	800 00
Hog Creek and North River Bridges	3,487 66	.....	3,487 66
Houles and Black Creek Bridges, Salter...	3,621 63	.....	3,621 63
Housey's Rapids Bridge	3,565 03	.....	3,565 03
Hudson Creek Bridge, Tp. Kerns	1,792 94	.....	1,792 94
Hymer's Bridge, Whitefish River	3,000 05	.....	3,000 05
Hawk River Bridge, Stanhope	342 54	.....	342 54
Hurd's Bridge, McKellar	3,045 28	.....	3,045 28
Highland Creek Bridge, Griffith	198 00	.....	198 00
Hills and Foy Bridges, Admaston	200 00	.....	200 00
Hobart Bridge, 9th Line, Medonte	1,501 07	392 73	1,893 80
Hoc-Roc Bridge, Lake Shore Road, Muskoka.	728 60	704 08	1,432 68
Howell Bridge, Clarendon	149 13	.....	149 13
Hartshorn Bridge, Paipoonge .....	.....	349 03	349 03
Indian Point Bridge, Manitoulin Island ...	6,876 49	.....	6,876 49
Indian River Works (deepening), Tps. Sara- wak and Keppell	1,850 82	.....	1,850 82
Ingoldsby Bridge	299 94	.....	299 94
Inkerman Dam, Co. Dundas (removal of) ..	1,000 00	.....	1,000 00
Inholme Bridge, Seguin River	2,384 93	.....	2,384 93
Jean Baptiste Bridge	98 31	.....	98 31
Jean Baptiste Bridge, 3rd Con., Armstrong.	2,595 08	.....	2,595 08
Jean Baptiste Bridge, 4th Con., Armstrong.	2,850 00	.....	2,850 00
Joseph River Bridge, Medora	1,756 07	.....	1,756 07

STATEMENT No. 2.—*Continued.*

Name of Work.	Expenditure 1st July, 1867, to 31st Oct., 1916.	Expenditure Fiscal Year ending 31st Oct., 1917.	Total Expenditure to 31st Oct., 1917.
<i>PUBLIC WORKS.—Continued.</i>	\$ c.	\$ c.	\$ c.
Judge Bridge, White River, Tp. Casey	9,961 81	.....	9,961 81
Kabuska Creek Bridge, Bonfield	4,980 20	.....	4,980 20
Kashee and Maxwell Bridges	269 00	.....	269 00
Kaministikwia River Works	22,865 02	.....	22,865 02
Kaministikwia Bridge, Paipoonge	37,553 97	.....	37,553 97
Katrine Bridge, Armour Tp.	1,257 23	.....	1,257 23
Kearney Bridge	6,798 82	.....	6,798 82
Kerr's Bridge, Co. Victoria	2,531 83	.....	2,531 83
Kinmount Bridge	1,500 00	.....	1,500 00
Kushog Lake Dam	300 00	.....	300 00
Kashee, Morrison and Doe Lake Bridges...	3,165 50	.....	3,165 50
Kent Bridge, Strong Co. (conditional)	1,363 70	.....	1,363 70
Kenora District Bridges	2,999 54	3,986 79	6,986 33
Kabuska Creek Bridge .....	.....	1,675 36	1,675 36
Lake of the Woods Outlet (Kenora), Steel Bridge	26,455 82	.....	26,455 82
L'Amable Bridge, Dungannon Tp.	1,271 43	.....	1,271 43
La Blanche River Bridge and Approaches..	5,817 72	.....	5,817 72
La Blanche River Bridge	2,929 87	.....	2,929 87
La Blanche Bridge, Tomstown	6,326 68	.....	6,326 68
La Blanche Bridge, Townline, Marter Tp. Special Warrant	5,754 55	.....	5,754 55
La Grasse Bridge, grant	1,500 00	.....	1,500 00
Lake of Bays, dredging mouth of river out- lets	581 82	.....	581 82
Lake Noshonsing Bridge, Nipissing District	3,497 68	.....	3,497 68
Lake Scugog Works, dredging at Port Perry	977 53	.....	977 53
Lake Scugog Flats Road	1,500 00	.....	1,500 00
Lake St. John and Sucker Creek, improving outlet	1,795 56	.....	1,795 56
Laird Township Bridges	1,693 22	.....	1,693 22
Lanark County, allowance for washout	1,225 00	.....	1,225 00
Landing Pier at Port Elgin	2,750 00	.....	2,750 00
Landing Pier at Southampton	2,022 63	.....	2,022 63
Larder Lake Road Bridges	1,219 81	.....	1,219 81
Le Vallee River Bridge, Woodyatt	2,374 62	.....	2,374 62
La Vase and Boon Creek improvements	804 22	.....	804 22
Laurence Bridge, Gould Road	500 00	.....	500 00
Leeburn Bridge, Aberdeen	6,251 52	.....	6,251 52
Lee Valley Bridge, LaCloche Creek, Algoma District	3,036 40	.....	3,036 40
Little Rapids Bridge, Little Thessalon	3,261 08	.....	3,261 08
Little Serpent Bridge, Victoria	390 13	.....	390 13
Lockington Bridge, Lash	2,182 57	.....	2,182 57
Little East Bridge, Perry	1,559 51	.....	1,559 51
Little Kashee Bridge, Muskoka Road	2,478 78	597 88	3,076 66
Long Lake Bridge, Stephenson	4,229 57	243 53	4,473 10
La Vallee Bridge, Sec. 14, Devlin .....	.....	697 42	697 42
Lavasse Creek Bridge, Con. 13, Ferris ....	.....	1,202 38	1,202 38
Lavasse Creek Bridge, Con. 15, Ferris ....	.....	299 94	299 94
Lavasse Creek Bridge, Corbeil Road .....	.....	264 48	264 48
Madawaska Village Bridge	1,319 00	.....	1,319 00
Madawaska River Bridge, near Arnprior....	3,000 00	.....	3,000 00
Madawaska River Swing Bridge at Comber- mere, Bridge at Burnston and Bridges, Tp Raglan	12,171 43	.....	12,171 43
Madawaska River Bridge, Airy Tp.	3,498 38	.....	3,498 38
Madawaska River Bridge, Murcheson Tp. ..	2,981 13	.....	2,981 13

STATEMENT No. 2.—*Continued.*

Name of Work.	Expenditure 1st July 1867, to 31st Oct., 1916.	Expenditure Fiscal Year ending 31st Oct., 1917.	Total Expenditure to 31st Oct., 1917.
<i>PUBLIC WORKS.—Continued.</i>	\$ c.	\$ c.	\$ c.
Magnetawan Works, Locks, Swing Bridge, Dam and River Improvements; Dam and Slide, Deer Lake; Swing Bridge, Tp. Ryer- son; dredging Burk's Falls and removing obstructions, Ahmic Lake	76,778 26	.....	76,778 26
Magnetawan River Bridge, Perry Tp.	3,497 47	.....	3,497 47
Magnetawan River Bridge, Burk's Falls ...	16,002 30	.....	16,002 30
Magpie River Bridge	489 28	.....	489 28
Maintenance and Repairs, Locks, Dams, Slides, Bridges, etc. (exclusive of salaries)	491,644 22	37,765 59	529,409 81
Manitou Lake Works, Dam at outlet, etc., — Rainy River District	2,794 14	.....	2,794 14
Manitoulin Bridges	3,360 51	2,561 60	5,922 11
Manitowaba Bridge, McKellar Tp.	798 51	.....	798 51
Maple Island Bridge, Magnetawan River, Tp. McKenzie	993 32	.....	993 32
Marys and Fairy Lake Lock Works and Bridge over Muskoka River at Huntsville.	80,438 37	.....	80,438 37
Marys and Fairy Lake Lock Works to renew high bridge above lock over Muskoka River, and renew cribbing above and be- low locks	8,389 39	.....	8,389 39
Martland Township Bridge	1,192 90	.....	1,192 90
Maskinonge Creek, Tp. Cassimer, removing obstructions	499 92	.....	499 92
Matawatchin Bridge, Renfrew County	8,485 67	.....	8,485 67
Mattawa River Bridge and Works	22,094 02	.....	22,094 02
Mill Creek Improvements, Co. of Prescott..	1,000 00	.....	1,000 00
Minden Bridge	4,740 68	.....	4,740 68
Minnitake Bridge	552 34	.....	552 34
Mississauga River Bridge, Thompson Tp....	24,668 87	.....	24,668 87
Mississauga River, re-flooring iron bridge	462 60	.....	462 60
Mississicua Lake Dam	4,989 84	.....	4,989 84
Mississicua River Bridge	4,355 94	.....	4,355 94
Mississippi River, McKenzie and Egan Bridges	2,125 26	.....	2,125 26
Mississippi River Improvements (removing obstructions)	7,343 08	.....	7,343 08
Mississippi River, Monroe's Rapids (remov- ing obstructions)	900 00	.....	900 00
Moirs River Improvements, Tp. Thurlow .	2,135 32	.....	2,135 32
Monck Road Bridge, etc., Cardiff	774 03	.....	774 03
Montreal River Bridge, Elk Lake	7,845 19	.....	7,845 19
Moose River Works, Co. Stormont	1,000 00	.....	1,000 00
Morley Tp. Bridge	742 28	.....	742 28
Mountain Lake Bridge, Minden	2,140 02	.....	2,140 02
Mud Creek Bridge, Tp. Herschell	1,800 00	.....	1,800 00
Mud Creek Bridge, Portland	1,000 00	.....	1,000 00
Mud Lake Works, Tp. Dalton	1,502 32	.....	1,502 32
Mumford's Bridge, Distress River, Tp. Chap- man	2,202 01	.....	2,202 01
Muskoka Lake Works	21,915 30	.....	21,915 30
Muskoka Lakes, Lock, Bridges and Dredg- ing at Port Carling	64,683 45	.....	64,683 45
Muskoka Lakes, Cut and Bridge at Port Sandfield	20,336 05	.....	20,336 05
Muskoka, South Channel Bridge and Dam at Bala	7,607 70	.....	7 607 70

STATEMENT No. 2.—*Continued.*

Name of Work.	Expenditure 1st July 1867, to 31st Oct. 1916.	Expenditure Fiscal Year ending 31st Oct., 1917.	Total Expenditure to 31st Oct., 1917.
PUBLIC WORKS.—<i>Continued.</i>	\$ c.	\$ c.	\$ c.
Muskoka Lake, Muskosh Falls, Dams and Bridges at Bala	23,567 03	.....	23,567 03
Muskoka, Joseph River Works (less con- struction)	486 87	.....	486 87
Muskoka, Kemp's Channel, improvements..	4,238 69	.....	4,238 69
Muskoka, Piers and Boom, Jeannette's Chan- nel	1,660 75	.....	1,660 75
Muskoka River Works	42,670 53	.....	42,670 53
Muskoka River Bridge at South Falls.....	1,000 00	.....	1,000 00
Muskoka River Bridge at Port Sydney.....	1,000 00	.....	1,000 00
Muskoka River, Port Sydney Dam	7,324 88	.....	7,324 88
Muskoka Road Bridge, Koshie Creek	2,775 28	.....	2,775 28
Muskrat River Improvements	1,861 98	.....	1,861 98
Myers Cave Bridge, Barrie Tp.	931 38	.....	931 38
McCarthy Creek Bridges, Tp. Gibbons	300 00	.....	300 00
McCreight's Bridge, Kirkwood Tp.	5,639 82	.....	5,639 82
McKelvery Creek Bridge, Crozier	1,837 67	.....	1,837 67
McKellar Village Bridge, Parry Sound Dis- trict	942 28	.....	942 28
McKenzie Creek Improvements	200 35	.....	200 35
Mather-Kingsford Townline Bridges	485 73	.....	485 73
McGuire Bridge, Con. 3, Plummer	591 22	.....	591 22
McKenzie Bridge, Oliver	1,280 28	.....	1,280 28
McLaren Creek Bridge, grant to Fenelon ..	200 00	.....	200 00
McLarty Bridge, Thessalon River	3,413 44	.....	3,413 44
Mississippi Bridge, grant to Clarendon....	199 08	.....	199 08
Moon Chute, improvements	143 58	.....	143 58
Mackey Creek Bridge	452 79	.....	452 79
Mattawin Creek Bridge	595 82	2,372 17	2,967 99
McArthur-Mills Bridge, Mayo	299 90	.....	299 90
Middleton Creek Bridges, grant to Verulam.	500 00	.....	500 00
Money Bridge, Goulais Bay Road	1,282 94	81 50	1,364 44
Monteagle-Wicklow Bridge	575 83	212 62	788 45
McDonald Tp. Bridges .....	.....	398 39	398 39
McLaren Creek Bridge, Palmerston grant..	.....	300 00	300 00
Mink Creek Bridge, Wallaston .....	.....	393 97	393 97
Mississippi Bridge, Mayo .....	.....	599 06	599 06
Mississippi Bridge, Palmerston grant.....	.....	800 00	800 00
Mitchell's Dam, Bridge, Minden .....	.....	4,249 29	4,249 29
Morrison Bridge, Lot 24, Muskoka .....	.....	677 99	677 99
Moore's Falls Bridge, Cameron Road .....	.....	500 00	500 00
Moore's Creek Bridge, Admaston .....	.....	199 88	199 88
Moore's Bridge, Herschell .....	.....	1,857 01	1,857 01
Mud Creek Bridge, Bright .....	.....	1,592 26	1,592 26
Nation River Works	13,877 23	.....	13,877 23
Nation River Dredging (contribution)	4,000 00	.....	4,000 00
Nation River Bridge, 9th and 10th Cons., Cambridge Tp. grant	1,000 00	.....	1,000 00
Nation River Bridge, Casselman and Cam- bridge Tps. (grants)	2,000 00	.....	2,000 00
Neighick Lake, dredging at entrance	898 15	.....	898 15
Neebing River Bridge, Neebing Tp.	1,800 00	.....	1,800 00
New Liskeard Bridge, Wabis River	4,000 00	.....	4,000 00
Nipissing Lake Works	9,182 17	.....	9,182 17
Nogies Creek Works	2,144 57	.....	2,144 57
Norland Bridge, Cameron Road	1,354 70	.....	1,354 70
Northwest Arm Bridge	999 68	.....	999 68
North Branch Bridge, Longford	753 55	.....	753 55

STATEMENT No. 2.—Continued.

Name of Work.	Expenditure 1st July, 1867, to 31st Oct., 1916.	Expenditure Fiscal Year ending 31st Oct., 1917.	Total Expenditure to 31st Oct., 1917.
PUBLIC WORKS—Continued.	\$ c.	\$ c.	\$ c.
North and Black Rivers, removing obstructions	4,535 13	.....	4,535 13
North Road Bridge, Tp. Dymond	1,877 24	.....	1,877 24
North River Bridge, Matchedash	5,526 65	.....	5,526 65
North River, recompense for stock injured by blasting	135 00	.....	135 00
Nottawasaga River Works	9,270 83	.....	9,270 83
Nugget Creek Bridge, Kenora District	963 29	.....	963 29
Nolalu Bridge, Whitefish River	491 66	.....	491 66
Norman Dam	2,997 09	.....	2,997 09
North Creek Bridge, Ryerson Road	1,014 69	4,906 72	5,921 41
North River Bridge, North Orillia	1,978 86	.....	1,978 86
Nelson Bridge, 2nd Line, Korah .....	.....	1,195 61	1,195 61
North Creek Bridge, Armour .....	.....	1,371 48	1,371 48
Obstacles removed from navigable streams.	513 02	.....	513 02
Oakley Bridge, Muskoka	4,765 03	.....	4,765 03
O'Connor Tp. Bridges	1,095 29	.....	1,095 29
Omo Creek Bridge, Pembroke and Mattawa Road	2,979 50	.....	2,979 50
Onaping River Bridge	2,710 09	.....	2,710 09
Opickinimika River Dams	1,995 33	.....	1,995 33
Orillia Tp. Bridge	2,994 15	.....	2,994 15
Otonabee River Works	9,162 91	.....	9,162 91
Otonabee River Bridge	2,500 00	.....	2,500 00
Otter Creek Bridge at Copp's Falls	426 32	.....	426 32
Otter Creek Bridge, Casey-Brethour Town- line	3,021 75	.....	3,021 75
Overhead Bridges, Soo Branch of C. P. R... Oxdrift Bridge, Kenora District	11,070 17	.....	11,070 17
Oxtongue Bridge, Muskoka District	656 90	.....	656 90
Old Man Creek Bridge, Spence	1,058 26	.....	1,058 26
Old Man Creek Bridge, Lot 5, Croft	1,698 90	.....	1,698 90
Outlet Creek Bridge, Baysville Road, Mc- Lean .....	.....	1,295 51	1,295 51
Palmer's Rapids Bridge, Renfrew .....	.....	872 23	872 23
Papineau Bridges, Boon Creek	4,629 11	.....	4,629 11
Payne River Bridge, Tp. Finch	3,085 88	.....	3,085 88
Payne River Works	2,500 00	.....	2,500 00
Pautois Creek Bridge, Calvin Tp.	4,000 00	.....	4,000 00
Pearson Tp. Bridges	2,373 82	.....	2,373 82
Peninsula Canal Bridge, Fairy Lake	792 33	.....	792 33
Peninsula Creek Improvements, Bridges, etc.	8,471 20	.....	8,471 20
Petawawa River Bridge	37,495 16	.....	37,495 16
Peterson, Beaumaris and Cardwell Bridge..	3,879 25	.....	3,879 25
Pickerel River, improvement, Parry Sound District	4,311 57	.....	4,311 57
Pickerel River Bridge, Wilson Tp.	4,114 60	.....	4,114 60
Pigeon River Works, Victoria	1,846 46	.....	1,846 46
Pinewood Bridge, Rainy River District, re- flooring	4,999 62	.....	4,999 62
Pine River Bridge, Dilkes Tp.	375 00	.....	375 00
Pine River Bridge, Rainy River District...	1,522 65	.....	1,522 65
Portage Bay Bridge, Keewatin	3,241 30	.....	3,241 30
Portage du Fort Bridge, Ottawa River	5,009 50	.....	5,009 50
Port Severn, Axe Lake and Cooper Bridges.	10,747 99	.....	10,747 99
Poverty Lake Bridge, Monmouth	1,427 41	.....	1,427 41
Powassan Bridge	406 11	.....	406 11
Pike Creek Bridge, Field	300 00	.....	300 00
	397 79	.....	397 79

STATEMENT No. 2.—*Continued.*

Name of Work.	Expenditure, 1st July, 1867, to 31st Oct., 1916.	Expenditure, Fiscal Year ending 31st Oct., 1917.	Total Expenditure, to 31st Oct., 1917.
<i>PUBLIC WORKS.—Continued.</i>	<i>\$ c.</i>	<i>\$ c.</i>	<i>\$ c.</i>
Pine River Bridges, Morley Townline	3,405 21	.....	3,405 21
Pike Creek Bridge, Bastedo	331 69	.....	331 69
Pine River Bridges, Patullo-Nelles Townline	2,722 79	.....	2,722 79
Parr Bridge, Sec. 36, Prince .....	.....	957 65	957 65
Papineau Bridge, Paterson Road .....	.....	390 14	390 14
Pickereel Creek Bridge, Armour .....	.....	2,251 49	2,251 49
Radcliffe Bridge	399 53	.....	399 53
Rainy River Road Bridge	4,429 84	.....	4,429 84
Rainy River Bridge	1,996 77	.....	1,996 77
Rates Bridge, Thessalon River	6,253 46	.....	6,253 46
River Valley Bridge, Sturgeon River	5,904 17	.....	5,904 17
Roads Tp., Ryerson	7,295 06	.....	7,295 06
Root River Bridge, Tarentorus Tp., 4th and 5th Cons.	5,483 83	.....	5,483 83
Root River Bridge, Soo Trunk Road	8,217 90	.....	8,217 90
Rose and Plummer Tps. Bridges	497 50	.....	497 50
Rosspoint Bridge, Thunder Bay District ...	881 75	.....	881 75
Round Lake Bridge, Hagarty	500 00	.....	500 00
Round Lake Road Bridges	2,301 90	.....	2,301 90
Rubber boots, purchase of	505 76	162 24	668 00
Running Creek, dredging	1,500 00	.....	1,500 00
Rydal Bank Bridge	10,141 70	.....	10,141 70
Ryerson Townline Bridge, Sprucedale Road	963 30	.....	963 30
Reay Bridge, Muskoka	693 83	.....	693 83
Rosseau Falls Bridge	1,768 51	.....	1,768 51
Rogerson Bridge, Little Carp	1,089 40	.....	1,089 40
Raycroft Bridge, Graham .....	.....	200 00	200 00
Rawdon Creek Bridge, Huntingdon (condi- tional) .....	.....	496 89	496 89
Restoule Bridge, Patterson .....	.....	78 81	78 81
Roundwood Bridge, Avenge-Korah Townline .....	.....	1,383 18	1,383 18
Salter and Victoria Bridges	499 38	.....	499 38
Sampson's and Spark's Creek Bridges, Bon- field	3,928 84	.....	3,928 84
Sand Lake Road Bridge, Magnetawan River	3,818 81	.....	3,818 81
Sakoose Bridges	947 68	.....	947 68
Sable River Bridge, Massey	12,708 20	.....	12,708 20
Saugeen River Bridge, Bentinck Tp.	900 00	.....	900 00
Scugog River Works (including Lindsay lock and swing bridge)	97,897 38	.....	97,897 38
Seguin River Bridge, Christie	5,709 89	.....	5,709 89
Severn River Bridge, Tp. Morrison	3,350 00	.....	3,350 00
Severn River Bridge, East Branch Rama Tp.	1,990 00	.....	1,990 00
Shadow River Bridge, Tp. Humphrey	490 90	.....	490 90
Shallow Lake and Wabigoon Bridges	3,217 12	.....	3,217 12
Sherbinau Bridge, Hungerford	500 00	.....	500 00
Shoal Lake and Lake of the Woods, im- provement Ash Rapids	5,998 25	.....	5,998 25
Six Mile Bridge, Shuniah	2,850 96	.....	2,850 96
Slate River Bridge, Kaministiquia River... ..	580 14	.....	580 14
Sleeman's Bridge and approaches	1,044 80	.....	1,044 80
Snake River improvements	140 65	.....	140 65
South River Bridges, Nipissing Tp.	5,890 80	.....	5,890 80
South River and Eagle Lake Bridges, Tp. Machar	1,295 87	.....	1,295 87
South River Bridge, Himsworth Tp.	1,937 30	.....	1,937 30
Spanish River Bridge, Massey	28,723 08	.....	28,723 08
Spanish River Bridge and approaches, Webb- wood	18,364 73	.....	18,364 73

STATEMENT No. 2.—*Continued.*

Name of Work.	Expenditure, 1st July, 1867, to 31st Oct. 1916.	Expenditure Fiscal Year ending 31st Oct., 1917.	Total Expenditure, to 31st Oct., 1917.
PUBLIC WORKS.— <i>Continued.</i>	\$ c.	\$ c.	\$ c.
Spanish River Bridge, grant to Nairn Tp...	1,000 00	.....	1,000 00
Spanish River Bridge, Nairn Tp.	14,302 78	.....	14,302 78
Squaw River Works	1,688 16	.....	1,688 16
Squaw River Works, dam at Harvey	581 56	.....	581 56
Stanley Bridge, Thunder Bay District.....	15,910 73	.....	15,910 73
Star Lake Works	412 22	.....	412 22
Steidtlcr Creek Bridge, Parry Sound District	954 47	.....	954 47
Stephenson Float Bridge	808 15	.....	808 15
Still River Bridge, Bying Inlet	918 60	.....	918 60
Stisted, Sharpe's Creek and Hoc-Roc Bridges	2,537 28	.....	2,537 28
Stoney Creek Works, Ops Tp.	4,828 25	.....	4,828 25
Stoney Creek Bridge, Ryerson	831 68	.....	831 68
St. Joseph Tp. Bridge, Algoma District....	1,288 98	.....	1,288 98
Sturgeon River Bridge, Tp. Field	3,616 08	.....	3,616 08
Sturgeon River Bridge, Tp. Gibbons.....	2,610 35	.....	2,610 35
Sturgeon Falls Bridge	18,841 51	.....	18,841 51
Sturgeon Bridge, Mather and Dobie Townline	358 33	.....	358 33
Suddaby's Bridge, Johnson	1,876 50	.....	1,876 50
Sunday Creek Bridge	603 00	.....	603 00
Sunday Creek Bridge, Dack	321 11	.....	321 11
Sunday Creek Bridge, Robilliard	357 37	.....	357 37
Surveys and Inspections, etc.	78,134 85	4,940 83	83,075 68
Swamp Creek Bridge, grant, to Clarendon ..	188 70	.....	188 70
Swanson's Creek Bridge, Van Horne	962 00	.....	962 00
Sydenham River Works	2,156 26	.....	2,156 26
Sylvester Bridge Diversion, Kirkpatrick....	724 71	.....	724 71
Scott River Bridge, grant to Kaladar	296 26	.....	296 26
Sherwood Station Bridge	3,382 82	.....	3,382 82
Strange Tp. Bridges	681 52	.....	681 52
Sturgeon Creek Bridge, Shenston	610 90	.....	610 90
Seventh Con. Bridge, grant to Fenelon....	300 00	.....	300 00
Shewfeldt Creek Bridge, Tarbutt (condi- tional)	1,492 83	.....	1,492 83
Slate Bridge, Scobie-Pearson Townline	376 51	.....	376 51
Slate Bridge, Blake-Paipoonge Townline....	549 37	.....	549 37
Sparks Creek Bridge, Bonfield.....	2,254 78	748 35	3,003 13
Sturgeon Creek Bridge, 5th Line, Dobie....	520 91	.....	520 91
Sucker Creek Bridge, Bala Road	1,559 72	.....	1,559 72
Second Line Bridge, Aberdeen .....	.....	286 86	286 86
South River Bridge, Joly-Laurier Townline.	.....	1,282 47	1,282 47
Sparks Creek Bridge, Con. 8 .....	.....	1,459 30	1,459 30
Seguin Bridge, Con. 11, Chuster .....	.....	1,381 46	1,381 46
Sixth Line Bridge, North River, Orillia....	.....	2,159 04	2,159 04
Stoney Creek Bridge, Ops. grant .....	.....	500 00	500 00
Sturgeon Bridge, 6th Line, Dobie .....	.....	725 17	725 17
Sturgeon Bridge, Sec. 2-11, Shenstone.....	.....	844 10	844 10
Talbot River Works	605 95	.....	605 95
Thessalon and Larchwood Bridges	7,769 69	.....	7,769 69
Thessalon Road (horse killed)	225 00	.....	225 00
Tier's Bridge, Hawker's Creek	200 00	.....	200 00
Toll Road, City of St. Thomas	3,000 00	.....	3,000 00
Toll Road, Hope Tp., purchase of	2,300 00	.....	2,300 00
Toll Road, London and Port Stanley, Elgin County, purchase of	3,000 00	.....	3,000 00
Toll Road, Tp. London, towards purchase of.	3,666 00	.....	3,666 00
Tomstown Bridge, repairs	400 00	.....	400 00
Tory Hill Bridge	499 35	.....	499 35
Trenough Bridge, Rama	1,000 00	.....	1,000 00

STATEMENT No. 2.—Continued.

Name of Work.	Expenditure 1st July, 1867, to 31st Oct., 1916.	Expenditure Fiscal Year ending 31st Oct., 1917.	Total Expenditure, to 31st Oct., 1917.
PUBLIC WORKS.—Continued.	\$ c.	\$ c.	\$ c.
Trent River Bridge and Works	2,000 00	.....	2,000 00
Tunnel Bridge, Wells Tp.	5,341 54	.....	5,341 54
Two Tree Bridge, St. Joseph Island	1,812 95	.....	1,812 95
Two Tree Bridge, Con. "F," St. Joseph.....	500 00	.....	500 00
Temiskaming District Bridges	7,254 24	3,768 54	11,022 78
Temiskaming Railway Survey	24,823 58	.....	24,823 58
Thornloe Bridge, Wright's Creek	830 76	.....	830 76
Tullock's Bridge, Gladstone	592 15	4 31	596 46
Two Tree Bridge, Con. "G," St. Joseph....	398 21	.....	398 21
Tarbutt Bridge, Shewfeldt Creek .....	.....	1,200 00	1,200 00
Temagami Bridge, Crerar .....	.....	2,115 67	2,115 67
Tenth Line Bridge, Medonte .....	.....	2,334 23	2,334 23
Thirteenth Concession Bridge, Vespra .....	.....	246 46	246 46
Tudor and Cashel Bridges .....	.....	754 03	754 03
Union Creek improvements	1,050 63	.....	1,050 63
Veuve River Bridge, Tp. Dunnet	918 70	.....	918 70
Veuve River Bridge, Tp. Kirkpatrick	541 06	.....	541 06
Veuve River Bridge, Hagar Tp.	997 95	.....	997 95
Veuve River Bridge, Markstay	3,229 82	.....	3,229 82
Veuve River Bridge, Tp. Verner	5,719 38	.....	5,719 38
Verner Culvert	1,163 11	.....	1,163 11
Vermillion River Bridge, Tp. Hammer	662 75	.....	662 75
Vermillion River Bridge, Whitefish	18,840 63	.....	18,840 63
Vermillion River Bridge, Capreol	821 28	.....	821 28
VanKoughnet Bridge, Goulais River	5,953 89	.....	5,953 89
Van Louvin Bridge, Little Carp	1,136 40	.....	1,136 40
Veuve Bridge, Kirkpatrick .....	.....	3,438 72	3,438 72
Wabigoon Bridge	2,892 79	.....	2,892 79
Wabigoon Tp. Bridges	500 00	.....	500 00
Wabis River Bridges	2,773 33	.....	2,773 33
Wabis Creek, to construct Bridge over.....	1,760 08	.....	1,760 08
Wabis River Works, Tps. Dymond, Harris and Kerns	1,340 51	.....	1,340 51
Wages and expenses supervising foremen..	10,745 74	2,876 85	13,622 59
Wahnapiatae Log Canal	3,334 54	.....	3,334 54
Wahnapiatae River Bridge and approaches...	4,642 49	.....	4,642 49
Walker River Bridge, Desbarats	1,470 86	.....	1,470 86
Warren Bridge, Veuve River	2,823 58	.....	2,823 58
Wasdale Bridge, Ontario and Simcoe	1,000 00	.....	1,000 00
Washago Wharf	489 22	.....	489 22
Washago and Gravenhurst Road	32,792 12	.....	32,792 12
Watt, Ryde and Macauley Bridges	4,094 98	.....	4,094 98
Waters, 2nd Con., Bridge	1,736 80	.....	1,736 80
Wawa Road Bridge	1,198 39	.....	1,198 39
West Arm Bridge, Lake Nipissing	11,260 08	.....	11,260 08
West's Bridge, Thessalon River, Plummer Tp.	5,345 32	.....	5,345 32
West Channel Bridge floor, Kenora.....	962 84	.....	962 84
White Bridge, Mayo	291 73	.....	291 73
Whitefish Bridge, removing obstructions ..	249 15	.....	249 15
White River Bridge, Pacaud boundary.....	3,423 97	.....	3,423 97
White River Bridge and approaches, Marter Tp.	3,185 45	.....	3,185 45
White River Bridge, Bellingham	6,937 27	.....	6,937 27
Whitefish Bridge, Lybster	499 45	.....	499 45
Whitefish Bridge, McKenzie Tp.	1,821 16	.....	1,821 16
Whitestone Lake Bridge, Parry Sound Dis- trict	706 40	.....	706 40

STATEMENT No. 2.—*Continued.*

Name of Work.	Expenditure 1st July, 1867, to 31st Oct., 1916.	Expenditure Fiscal Year ending 31st Oct., 1917.	Total Expenditure to 31st Oct., 1917.
PUBLIC WORKS.—Continued.	\$ c.	\$ c.	\$ c.
Widdifield Bridges	2,132 90	.....	2,132 90
Wilno and Rockingham Bridges	499 34	.....	499 34
Winnipeg River Bridge, Pellatt Tp.	11,039 99	.....	11,039 99
Wissi-Wassa Bridge, Himsworth Tp.....	1,886 80	.....	1,886 80
Wollaston Tp. Bridge	765 73	.....	765 73
Wolsley River Bridge, Mattawa Tp.	974 20	.....	974 20
Wolsley Bridge, Guy's Hill, Martland	993 12	.....	993 12
Wright's Creek Bridge, Tp. Casey	1,813 35	.....	1,813 35
Wye River Works	5,176 98	.....	5,176 98
Wassa Bridge, Con. 13, Chisholm	2,311 13	.....	2,311 13
Wall's Bridge, Big Carp	791 90	.....	791 90
Wassa Bridge, 12th Line, Chisholm.....	428 86	199 70	628 56
Watson Bridge, Brudenell	299 82	.....	299 82
York Branch River Bridge, Tp. Dungannon.	1,910 31	.....	1,910 31
Young's Point Lock	31,192 72	.....	31,192 72
Paid T. & N. O. Ry. for bridge at Charlton, 1910 .....	.....	16 25	16 25
Paid workmen for loss of tools, etc., by fire..	.....	31 75	31 75
Total Public Works	2,901,146 61	174,147 48	3,075,294 09
DRAINAGE WORKS:			
Algoma District Road Drainage	3,590 05	2,455 68	6,045 73
Allan Arcand, Mountain Tp.	2,200 00	.....	2,200 00
Aux Raisin River, Tps. Osnabruck and Corn- wall	7,000 00	.....	7,000 00
Baldwin Drain, Mountain Tp.	290 00	.....	290 00
Barkley Creek, Winchester Tp.	1,000 00	.....	1,000 00
Beaver Creek Drain, Cornwall Tp.	750 00	.....	750 00
Bear Lake Outlet, Macpherson (improving).	1,437 83	.....	1,437 83
Becquith Creek Drain, Cumberland and Clarence Tps.	1,000 00	.....	1,000 00
Big Creek Drain, Tps. West and North Til- bury	9,367 30	.....	9,367 30
Big Marsh Drainage, Pelee Island	2,000 00	.....	2,000 00
Black Creek, clearing, Matchedash	496 91	.....	496 91
Bonfield Creek, improving	1,505 86	.....	1,505 86
Brethour Tp., drainage	499 83	.....	499 83
Brook Tp., outlet drain for Durham Creek..	1,300 00	.....	1,300 00
Bromley Tp., drainage scheme	1,100 00	.....	1,100 00
Burnett Drain, Elma Tp.	1,500 00	.....	1,500 00
Beauchamp Creek and Extension Drain, Co. Grey	1,000 00	.....	1,000 00
Big Creek Drain, Chatham, Dover, grant...	5,000 00	.....	5,000 00
Capreol Drainage, Lots 5 and 10, 3rd Con...	800 00	.....	800 00
Capreol Tp. Drainage (grant)	399 86	.....	399 86
Carp River Drainage Scheme	2,000 00	.....	2,000 00
Castor Extension and 8th Con., Winchester.	1,600 00	.....	1,600 00
Cavan Tp. Drainage Works	4,000 00	.....	4,000 00
Cobb Lake Drainage, Clarence	3,000 00	.....	3,000 00
Collins' Creek, improvement	796 51	.....	796 51
Crow Lake Channèl, improvement	299 96	.....	299 96
Dauphin Drainage Works, Tp. Raleigh	5,000 00	.....	5,000 00
Dawn and Enniskillen Townline Drain...	2,500 00	.....	2,500 00
Dixon Creek Drain, Roxborough, Cornwall and Osnabruck	2,000 00	.....	2,000 00
Douro Drainage Works, Tp. Douro	1,200 00	.....	1,200 00
Eastnor Tp., outlet drain	2,480 00	.....	2,480 00
East Simcoe District Road, drainage.....	1,802 96	744 80	2,547 76

STATEMENT No. 2.—*Continued.*

Name of Work.	Expenditure 1st July, 1867, to 31st Oct., 1916.	Expenditure Fiscal Year ending 31st Oct., 1917	Total Expenditure to 31st Oct., 1917.
<i>DRAINAGE WORKS.—Continued.</i>	\$ c.	\$ c.	\$ c.
Eldon Tp., drainage	1,500 00	.....	1,500 00
Elma Tp., drainage works	4,000 00	.....	4,000 00
Elson and Crooked Creek drainage scheme, Tp. Dawn	2,000 00	.....	2,000 00
Evanturel Tp. Drain	749 24	.....	749 24
Ferris Tp. Drain	500 00	.....	500 00
Fish Creek Improvement, Hinchinbrook....	686 20	.....	686 20
Forbes Drainage Works, Tilbury East Tp....	2,000 00	.....	2,000 00
Fraser Creek Drainage, Tp. Roxborough....	300 00	.....	300 00
Hagarty Creek Drain, Euphemia and Mose Tps.	1,000 00	.....	1,000 00
Hardy Creek Drainage Works, Tp. Adelaide	1,500 00	.....	1,500 00
Hardy Creek Drain, Tp. Metcalfe.....	1,000 00	.....	1,000 00
Hardy Creek Drain, Warwick	225 00	.....	225 00
Harley Tp. drainage	472 33	.....	472 33
Hanmer and Rayside drainage	1,500 00	.....	1,500 00
Henry Marentette Drain, Sandwich	1,500 00	.....	1,500 00
Hilliard Tp. drainage, 4th Con.	780 00	.....	780 00
Howick Tp. drainage	500 00	.....	500 00
Horshoe Lake Drain, Storrington .....	.....	399 00	399 00
John Taylor Drain, Marlborough and North Gower (grant)	1,000 00	.....	1,000 00
Kenyon, Charlottenburgh, Cornwall, and Roxborough Tps., drainage	700 00	.....	700 00
Kenora District Road drainage .....	.....	167 19	167 19
Lalonde Drainage Works, Roxborough	900 00	.....	900 00
Little Creek Drain, Tilbury North	2,000 00	.....	2,000 00
Little River, Sandwich East	2,000 00	.....	2,000 00
Little Sauble Drain, Tp. Usborne	1,000 00	.....	1,000 00
Logan North West Drain, Tp. Logan	1,000 00	.....	1,000 00
Long March Drain, extension, Anderdon ..	3,000 00	.....	3,000 00
Long Swamp Drainage Works (or David- son), Tp. Keppell	1,500 00	.....	1,500 00
Louise Tp. Drain, Lots 2 to 10, Con. 6....	700 00	.....	700 00
Lovelace and Orton Drain, North Gosfield..	1,500 00	.....	1,500 00
Lyons Creek, drain, Humberstone (grant)...	800 00	.....	800 00
Long Swamp Drain, Chandos	400 00	397 34	797 34
Mad River, improvement (conditional)....	1,823 30	.....	1,823 30
Manitoulin District Road drainage.....	4,915 31	1,933 38	6,849 19
Mara Tp. drainage, Sucker Creek, etc.	1,941 72	.....	1,941 72
Mara and Rama Drainage	2,278 44	.....	2,278 44
Maxwell Creek Drain, Chatham Tp. (grant)	4,000 00	.....	4,000 00
Medonte Tp. Drain	1,800 00	.....	1,800 00
Merrick Creek Drainage Works, South Sand- wich Tp.	1,000 00	.....	1,000 00
Michener and Wignell Drain, Humberstone.	800 00	.....	800 00
Miller Drain, Tp. Mountain.....	220 00	.....	220 00
Miscellaneous drainage	27 00	.....	27 00
Moir Lake Drainage, Huntingdon	1,000 00	.....	1,000 00
Monklunds Drainage Scheme, Tp. Roxborough	1,200 00	.....	1,200 00
Mud Lake Drainage, Tp. Keppell.....	963 23	.....	963 23
Muskoka District Road Drainage	1,599 05	690 17	2,289 22
McDonald Robertson Drain, Lochiel	1,500 00	.....	1,500 00
McFarlane Relief Drain, Dover	4,000 00	.....	4,000 00
McGregor Creek Works, Tp. Howard	2,000 00	.....	2,000 00
McIntyre Creek Drainage Works	2,200 00	.....	2,200 00
McLelland and Booth Creek Drain, Dawn..	1,000 00	.....	1,000 00
Nesbitt and Rogers Drains, Tp. Bosanquet..	300 00	.....	300 00

STATEMENT No. 2.—*Continued.*

Name of Work.	Expenditure 1st July, 1867, to 31st Oct., 1916.	Expenditure Fiscal Year ending 31st Oct., 1917.	Total Expenditure to 31st Oct., 1917.
DRAINAGE WORKS.— <i>Continued.</i>	\$ c.	\$ c.	\$ c.
Ninth Concession Drain, Brooke	1,000 00	.....	1,000 00
Nipissing District Road Drainage	6,458 25	2,498 45	8,956 70
North Branch Drainage Works, Tps. Rox- borough and Cornwall	2,000 00	.....	2,000 00
North Branch and McIntosh Drain, Rox- borough (grant)	2,000 00	.....	2,000 00
North-East Drain, Ellice and Logan	1,000 00	.....	1,000 00
Nottawasaga River Drainage	1,368 01	.....	1,368 01
Parry Sound District, drainage	2,700 23	74 00	2,774 23
Pedan Drainage Works, Marlborough Tp. ..	1,000 00	.....	1,000 00
Pelee Point Marsh Drainage, Mersea (By- law 815)	6,500 00	.....	6,500 00
Pelee Island Drainage	3,500 00	.....	3,500 00
Perche Drainage Scheme, Sarnia (grant) ..	1,500 00	.....	1,500 00
Petite, Castor River and Annabel Creek Drainage Works, Tp. Winchester	7,700 00	.....	7,700 00
Pickerel River improvement, Huntingdon (conditional)	500 00	.....	500 00
Pike Creek Drainage Scheme, Maidstone and Sandwich	2,000 00	.....	2,000 00
Pike Drainage Works, Tp. Tilbury East....	2,000 00	.....	2,000 00
Pottawantomie River Drainage Works, Tp. Derby	3,500 00	.....	3,500 00
Pulse Creek Drain	1,500 00	.....	1,500 00
Rama Tp. Road, drainage	483 50	.....	483 50
Rainy River Roads, drainage	21,394 53	3,946 17	25,340 70
Richmond Drain, Colchester South (grant)..	1,500 00	.....	1,500 00
Running Creek, dredging west of 5 and 6 Sideroad	3,500 00	.....	3,500 00
Ruscomb Drainage Works, Tp. Rochester ...	9,300 00	.....	9,300 00
Rushdale Creek, Bathurst Tp. Drain	1,200 00	.....	1,200 00
Renfrew District Road Drainage .....	.....	196 30	196 30
Silver and Castor Works, Tps. Mountain, Osgoode, South Gower and Winchester ...	2,400 00	.....	2,400 00
Silver Creek and Castor River	1,600 00	.....	1,600 00
Snake River, Tp. Bromley	7,700 00	.....	7,700 00
South Branch Drain, Cornwall (grant) ...	3,000 00	.....	3,000 00
Spring Creek Drainage Works, Lochiel Tp..	2,000 00	.....	2,000 00
Springer Tp. Drain	610 00	.....	610 00
Springer Tp. Drain (Colonization Roads)..	115 00	.....	115 00
Stewart Proulx Drain, Lochiel	800 00	.....	800 00
Stoney Creek Drain, Cornwall	1,500 00	.....	1,500 00
Sturgeon Falls District Drainage	5,162 52	2,421 82	7,584 34
Sudbury District Drainage	6,800 12	2,499 35	9,299 47
Salmon River Drainage, Kennebec .....	.....	199 97	199 97
Spence Swamp Drain, Grey and Bruce .....	.....	799 35	799 35
Sundry Drainage Works (charged to muni- cipalities)	329,980 93	.....	329,980 93
Survey and Drainage Swamp Lands (Prov. Act.)	36,600 51	.....	36,600 51
Temiskaming District Drainage	8,258 54	911 31	9,169 85
Tilbury East, outlet drain	3,020 00	.....	3,020 00
Toulouse Drain, Dover	500 00	.....	500 00
Van Camp Drainage Scheme	2,700 00	.....	2,700 00
West Luther Drainage	2,000 00	.....	2,000 00
Whitebread Pumping Scheme, Dover	1,000 00	.....	1,000 00
Whitebread Drainage Work, Tp. Sombra....	4,000 00	.....	4,000 00
Drainage Works	643,550 03	20,334 78	663,884 81

STATEMENT No. 2.—*Continued.*

Name of Work.	Expenditure 1st July, 1867, to 31st Oct., 1916.	Expenditure Fiscal Year ending 31st Oct., 1917.	Total Expenditure to 31st Oct., 1917.
	\$ c.	\$ c.	\$ c.
Drainage Works	643,550 03	20,334 78	663,884 81
Colonization and Mining Roads	8,439,363 03	263,743 10	8,703,106 13
Good Roads—Highway Improvement	2,331,936 24	176,624 49	2,508,560 73
Aid to Railways	9,598,065 19	139,112 54	9,737,177 73
NOTE:			
Certificates issued to Rail- ways \$10,515,892 45			
Cash paid direct to Rail- ways 2,337,982 42			
Aid granted 2,836.007 miles 12,853,874 87			
Certificates outstanding.... \$3,116,697 14			
Actual cash expended to 31st October, 1917..... \$9,737,177 73			
Totals	46,992,620 46	1,708,230 69	48,700,851 15
RECAPITULATION:			
Total, Public Buildings	23,078,559 36	934,268 30	24,012,827 66
“ Public Works and Drainage	3,544,696 64	194,482 26	3,739,178 90
“ Colonization and Mining Roads	8,439,363 03	263,743 10	8,703,106 13
“ Good Roads (Highway Improvement)	2,331,936 24	176,624 49	2,508,560 73
“ Aid to Railways	9,598,065 19	139,112 54	9,737,177 73
Grand Totals	46,992,620 46	1,708,230 69	48,700,851 15

Department of Public Works, Ontario,
Toronto, February, 1918.

M. C. O'DONNELL,
Accountant Public Works.

STATEMENT No. 3.

Being a classified statement showing the expenditure on Capital Account for Public Buildings, Public Works, Colonization Roads, Good Roads (Highway Improvement), Aid to Railways, etc. (1) The total expenditure of thirty-seven years and six months, from the 1st of July, 1867, to the 31st of December, 1904; (2) the total expenditure for eleven years and ten months from the 1st of January, 1905, to the 31st October, 1916; (3) the expenditure for one year to the 31st of October, 1917; and (4) the grand total expenditure from the 1st of July, 1867, to the 31st of October, 1917.

Name of work.	Expenditure 1st July, 1867, to 31st Dec., 1904.	Expenditure, 1st January, 1905, to 31st October, 1916.	Expenditure for year to 31st October, 1917.	Total Expenditure to 31st October, 1917.
1. Hospitals for the Insane, etc., at Toronto, Whitby, Mimico, London, Hamilton, Kingston, Brockville, Orillia, Cobourg, Penetanguishene and Wood- stock	\$ c. 4,774,584 48	\$ c. 4,047,832 88	\$ c. 654,886 74	\$ c. 9,477,304 10
2. Penal Institutions, viz., Re- formatory for Females; Re- formatory for Boys; Central Prison, Toronto; New Pro- vincial Prison, Guelph, in- cluding abattoir; and Indus- trial Farms, Fort William, Sault Ste. Marie and Bur- wash	1,356,979 02	2,286,063 44	115,879 95	3,758,922 41
3. Educational Institutions, viz., The Ontario School for the Deaf, Belleville; The Ontario School for the Blind, Brant- ford; School of Practical Science, Toronto; Normal and Model Schools, at Toronto and Ottawa; Normal Schools at London, Stratford, Ham- ilton, Peterborough and North Bay; English-French Train- ing School, Sandwich, and Hygienic Building, London..	1,791,329 68	1,296,616 99	68,231 13	3,156,177 80
4. Agricultural Institutions, viz., Ontario Agricultural College, Guelph; Winter Fair Building, Guelph; Fruit Experimental Station, Jordan Harbour; Dairy Schools, Kingston and Strathroy; Dairy Farm, Algoma; Farm, Mimico; Ontario Veterinary College, Toronto; and Ontario Gov- ernment Office Building, Lon- don, England	719,257 51	914,511 73	16,105 23	1,649,874 47
5. Buildings for Administration of Justice, being Osgoode Hall, Toronto, and Court Houses, Lockups, Registry Offices, etc., in the Districts of Al- goma, Thunder Bay, Mus- koka, Parry Sound, Nipissing, Manitoulin, Sudbury, Rainy River, Kenora and Temis- kaming	455,731 09	921,357 77	47,349 29	1,424,438 15

STATEMENT No. 3.—*Continued.*

Name of work.	Expenditure 1st July, 1867, to 31st Dec., 1904.	Expenditure 1st January, 1905, to 31st October, 1916.	Expenditure for year to 31st October 1917.	Total Expenditure to 31st October 1917.
6. Parliament and Departmental Buildings, and old and new Government House	\$ c. 1,776,474 75	\$ c. 2,699,613 18	\$ c. 23,342 72	\$ c. 4,499,430 65
7. Works for the improvement of Navigation, such as locks, dams, slides, etc., and works for the improvement of Transportation, such as bridges, piers, roads, etc.	1,243,557 93	1,640,024 72	174,147 48	3,057,730 13
8. Drainage Works; Grants and Advances to Municipalities..	393,338 27	228,317 76	20,334 78	641,990 81
9. Miscellaneous Expenditures, viz., Brock's Monument; Niagara River Fence; Clear- ing of Log Houses, Town- ship of Ryerson; Temis- kaming Surveys; Immigra- tion Offices; Lodging House; Children's Shelter, Toronto; Fish and Game Department, Boat Houses, Hatchery Build- ing, Compensation to injured workmen, etc.	54,590 07	23,074 73	8,473 24	86,138 04
10. Colonization and Mining Roads	4,059,464 44	4,379,898 59	263,743 10	8,703,106 13
11. Aid to Railways (actual cash expended)	7,456,173 01	2,141,892 18	139,112 54	9,737,177 73
12. Good Roads, Highway Improve- ment and Object Lesson Roads	114,438 05	2,217,498 19	176,624 49	2,508,560 73
Totals	24,195,918 30	22,796,702 16	1,708,230 69	48,700,851 15

Department of Public Works, Ontario,

Toronto, February, 1918.

M. C. O'DONNELL,

Accountant Public Works.

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STATEMENT
OF
SECRETARY
AND
LAW CLERK.

STATEMENT No. 4.

Showing the several contracts and bonds entered into with His Majesty during the twelve months ending the 31st October, 1917, in connection with the Public Buildings and Works, subject to the control of the Public Works Department.

Date	Location of Work	Subject of Work	Contractors	Sureties	Amount
1917					\$ c.
Jan. 31...	Clark's Bridge over Thessalon River, Township of LeFroy.	Supply and delivery of fabricated structural steel.	The Canadian Bridge Co., Limited, Walkerville, Ont.	.....	2,180 00
Jan. 31...	Venne River Bridge, Township of Kirkpatrick.	Supply and delivery of steel superstructure.	The Sarnia Bridge Co., Limited, Sarnia, Ont.	.....	1,792 00
Jan. 31...	Fagan's Bridge over Little Thessalon River, Township of Thessalon, Ontario	do	The Sarnia Bridge Co., Limited, Sarnia, Ont.	.....	1,690 00
Jan. 31...	North Creek Bridge, Lot 5, Con. 9, Township Ryerson	do	The Sarnia Bridge Co., Limited, Sarnia, Ont.	.....	1,580 00
Mar. 3...	Osgoode Hall, Toronto.....	Supply and construction of steel for alterations and extension to vault.	The Hamilton Bridge Works Co., (Ltd.) Hamilton, Ont.	.....	1,150 00
Mar. 9...	Osgoode Hall, Toronto.....	Supply and erecting iron framing-rail and stair fittings in vault.	Canadian Ornamental Iron Co., Limited, Toronto.	.....	1,040 00
				No. 3 stairs with safety treads..	200 00
					<u>1,240 00</u>
May 9...	New Liskeard Creamery Bldg.	Supply and construction.	Sutcliffe & Neelands, Contractors, New Liskeard, Ont.	Edward Milton Goodman and Leonard Hall, both of the Town of New Liskeard.	5,903 00

May 9...	Whitby Hospital for Insane	Erecting and installing electric generators in Power House.	Canadian General Electric Co., Toronto.	.....	2,696 00
June 12...	Blind River Bridge, Town of Blind River.	Supply of steel super-structure.	Dominion Bridge Co., Limited, Toronto.	.....	5,190 00
June 19...	Hamilton Hospital for Insane.	Supply and construction of chimney for Power House.	Custodis Canadian Chimney Co., Ltd., Toronto.	.....	4,245 00
July 5...	London Hospital for Insane	Work and material for repairing damage by fire, etc.	Jones Bros., London, Ont.	 15% on cost of labor and material	
July 5...	Bellefleur School for the Deaf.	Supply and erection of iron fence.	The Page Wire Fence Co. of Ontario, Limited.	.....	3,543 00
June 27...	Kemptville Stock Pavilion and Farm Bldgs.	Supply and construction of buildings.	The Dominion Concrete Co., Ltd., Kemptville, Ont.	William H. Anderson and Albert Longstaff, both of Kemptville	49,590 00
June 12...	Monteith Experiment'l Farm	Supply of material and construction of men's residence.	Jeffrey & Stevens, North Bay.	United States Fidelity and Guaranty Co.	26,000 00
July 11...	Hamilton Hospital for Insane.	Supply and construction of reinforced concrete work for new Power House.	Witchall & Son, Toronto.	United States Fidelity and Guaranty Co.	6,656 00
July 25...	Hamilton Hospital for Insane.	Supply and installation of new Boiler plant and alteration to heating system.	Purdy, Mansell, Limited, Toronto.	Alex. S. Purdy and Percy C. Mansell, both of Toronto.	31,792 00

STATEMENT No. 4.—Continued.

Showing the several contracts and bonds entered into with His Majesty during the twelve months ending the 31st October, 1917, in connection with the Public Buildings and Works, subject to the control of the Public Works Department.

Date	Location of Work	Subject of Work	Contractors	Sureties	Amount
1917 Aug. 7...	Orillia Hospital for Feeble-Minded.	Reinforced concrete for Laundry building.	Alfred Gardner & Co., Toronto.	Clarence A. Gardner and Edith R. Gardner, both of Toronto.	\$ c. 10,300 00
Aug. 13 ..	Brantford School for the Blind.	Supply and construction of addition and alteration to barn.	Thos. Jas. Rispin, Echo Place.	William A. Rispin and Jas. F. Gullen, both of Echo Place, Ont.	 4,565 00
July 20...	Osgoode Hall, Normal School and Ontario Veterinary College, Toronto.	Supply hard and soft coal, season 1917-18.	P. Burns Co., Limited, Toronto.	.....	Grate 9 50 ton Stove 9 50 " Reynold's lump. 9 50 "
July 20...	Parliament Buildings and Government House.	Supply of hard coal, 1917-1918.	Standard Fuel Co. of Toronto, Limited.	Charles T. Logan and Gerald Nash, both of Toronto.	Pea 8 35 ton Egg and Nut... 9 50 " Cannel 11 00 "
July 20...	Ottawa Normal School	Supply of hard and soft coal, season 1917-18	Independent Coal Company, Ltd., Ottawa.	J. A. Belanger and Fred S. J. Slattery, both of Ottawa.	Egg 9 50 ton Stove 9 50 " Steam 11 00 "
July 20...	Peterboro Stratford, London and North Bay Normal Schools.	Supply of Pocahontas coal, season 1917-18	Mancourt Winter Coal Co., Dime Bank Bldg., Detroit, Mich.	.....	Pocahontas coal mine run at 5 25 per ton F.O.B. Mines
July 20...	Brantford School for the Blind.	Supply of Hocking Mine Run, season 1917-18	Do	.....	Hocking Mine Run at 4 35 per ton F.O.B. Mine

July 20...	Brantford School for the Blind.	Supply of hard coal, season, 1917-18.	D. McDonald, Coal Dealer, Brantford, Ont.	.....	Hard coal.....	7 60 ton
July 20...	Belleville School for the Deaf	Supply of hard and soft coal, season 1917-18	Downey Coal Co., Belleville, Ont.	Chas. N. Sulman and J. E. Walmsley, both of the City of Belleville.	Egg..... Stove..... Nut..... Best grade of slack at mines.	9 75 ton 10 00 " 10 00 " 5 25 "
Aug. 31...	Vinlands, Ontario, Power House and Green Houses.	Supply of material and work in construction of Power House and foundation for green houses at Vinlands, Ont.	Tons Contracting Co., Ltd., Toronto	Chas. G. Toms and Fred. P. Toms, both of the City of Toronto.	.....	14,963 00
Aug. 31...	Vinlands, Ontario, Green Houses.	Supply and construction of Green Houses.	Glass Garden Builders, Ltd., Toronto.	.....	.....	4,370 00
Aug. 21...	Whitby Hospital for Insane	Supply and installing of Electric Switchboard.	Monarch Electric Co., Ltd., St. Lambert, Que.	.....	.....	4,098 50
Aug. 23...	New Liskeard Creamery...	Supply and construction of Ice House.	Hill-Clark-Francis, Ltd., New Liskeard.	.....	.....	2,950 00
Aug. 29...	Monteith Training School Res.	Supply and work installing Plumbing and Hot Water system in residence.	James Murphy, New Liskeard, Ont.	John Clark and Homer Sutcliffe, New Liskeard	.....	9,514 00
Sept. 15...	Monteith Training School, Experimental Farm.	Supply of material for water tank and tower.	Goold, Shapley and Muir Co., Limited, Brantford.	.....	.....	2,065 00
Sept. 15...	Monteith Experimental Farm, men's residence.	Work and supply of material for drainage and septic tank.	Jeffrey & Stevens, North Bay.	.....	.....	2,662 00

STATEMENT No. 4.—Concluded.

Showing the several contracts and bonds entered into with His Majesty during the twelve months ending the 31st October, 1917, in connection with the Public Buildings and Works, subject to the control of the Public Works Department.

Date	Location of Work	Subject of Work	Contractors	Sureties	Amount
1917 Sep. 17 ...	Toronto Normal School	Supply of material and erection of addition to Library.	T. V. Gearing, Contractor, Toronto.	.....	\$ c. 4,878 00
Sep. 29 ...	Hudson, Ont., Consolidated School Building.	Supply of material and erection of School Building.	Robert Wallace & Son, North Bay, Ont.	D. Barker and John Murphy, both of North Bay.	11,400 00
Sep. 18 ...	New Liskeard Stock Judging Pavilion.	Supply of material and construction of Stock Judging hall.	Hill-Clark-Francis, Limited, General Contractors, New Liskeard, Ont.	James Taylor, Hardware Merchant, and Edward Chas. Symon, Real Estate Agent, both of New Liskeard.	12,941 00

Department of Public Works, Ontario,
Toronto, February, 1918.

H. F. McNAUGHTEN,
*Secretary and Law Clerk Public Works
Department, Ontario.*

Eleventh Annual Report
OF THE
GAME AND FISHERIES
DEPARTMENT

1917

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

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1918

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Corner Queen and John Streets
TORONTO

To His Honour SIR JOHN STRATHEARN HENDRIE, K.C.M.G., C.V.O., a Colonel in the Militia of Canada, etc., etc., etc.

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

I have the honour to submit herewith, for the information of Your Honour and the Legislative Assembly, the Eleventh Annual Report of the Department of Game and Fisheries of this Province.

I have the honour to be,

Your Honour's most obedient servant,

F. G. MACDIARMID,
Minister of Public Works and Highways.

TORONTO, 23rd February, 1918.

ELEVENTH ANNUAL REPORT

OF THE

Department of Game and Fisheries of Ontario

To the Honourable F. G. MACDIARMID,

Minister of Public Works and Highways.

SIR,—I have the honour to submit for your consideration the Eleventh Annual Report of the Department of Game and Fisheries, which is for the fiscal year ended October 31st, 1917.

LAWS AND REGULATIONS.

It is with pleasure I am able to report that, with few exceptions, the laws and regulations have been adhered to. The amendments made to the Game and Fisheries Act during the session of the Legislature in 1916, providing for trappers' licenses and also making provision for the taking of beaver and otter under certain regulations prescribed by the Lieutenant-Governor in Council, has proved very acceptable to the trappers and the public in general, and incidentally had the effect of materially increasing the revenue of the Department. The regulation levying a royalty of fifty cents on each beaver skin taken in the Province, and one dollar on each otter skin, brought into the Provincial Treasury the sum of \$21,781.00, while the fees derived from trappers' licenses and farmers' permits brought in a total of \$23,040.00. The Statutes provide that farmers and farmers' sons trapping upon their own land shall be exempt from having to take out a trapper's license, but the regulation *re* the taking of beaver and otter upon their own lands require them to take out what is known as a farmer's permit, the fee being placed at the nominal sum of one dollar. This enables each farmer or farmer's son to take ten beaver in an open season. Realizing that these were new regulations and also that it was the first open season in Ontario for twenty years, the Department gave them, through their officers and the press, the widest possible publicity, with the result that these regulations were brought into force with little confusion and are now being well observed and working smoothly.

The Treaty between Great Britain and the United States *re* the protection of insectivorous and other birds referred to in my last report has been signed, and it will require legislation at the next session of the Legislature amending our Act to make it conform with the terms of the Treaty.

To create as well as stimulate interest in the better protection of our beautiful songsters and other birds, the Department has, at the request of the owner, Miss E. L. Marsh, set aside the "Peasemarth Farm," in the County of Grey, as a sanctuary. We trust the example set by Miss Marsh may be followed by others interested in the preservation and protection of bird life in this Province, and that

before many years we may have a large number of such sanctuaries. Miner's Farm, already so well known, is a splendid example of what can be done to preserve wild life.

GAME.

Deer and moose continue to hold their own, and notwithstanding the large drain upon the young men of the Province who have gone overseas, there were practically one thousand more hunters in the woods during the season of 1916-17 than during the previous season, while the returns show that there were forty more non-resident hunters visited the Province than during 1915 and 1916.

Caribou, I am pleased to say, are on the increase, especially in Kenora and Patricia Districts.

Ducks.—Sportsmen have no reason to complain of the scarcity of ducks.

Partridge do not seem to have increased to the extent expected and it may be necessary to extend the close season for another two years.

FUR-BEARING ANIMALS.

Beaver are still on the increase despite the fact that 1917 was an open season, which goes to prove that under the present regulations the open season may be continued for at least several years without diminishing their numbers to any alarming extent.

Mink and muskrats show a marked increase, due, no doubt, to the protection given, particularly to the latter, by the regulation enacted in 1916, whereby no muskrat shall be taken in that part of the Province lying south of the French and Mattawa Rivers, except from the 1st day of March to the 21st day of April, and in that part of the Province lying north of those two rivers from the 1st day of April to the 21st day of May. First-class furriers commend the action of the Department for this regulation.

Marten and fisher, I regret to say, are steadily on the decrease. I am of the opinion that it would be advisable to give these valuable fur-bearing animals the same protection that is extended to mink.

Otter.—In the majority of localities these animals are on the decrease and it may be necessary in the near future to give them further protection.

FISH.

Acting upon your suggestion that the Department do something practicable to assist in reducing the high cost of living, the Department decided to open some of our inland lakes under Government control. On September 26th the initial shipment of Lake Nipigon fish reached Toronto. This shipment contained eighteen boxes of whitefish and trout. The quality was excellent and the demand much greater than anticipated. The problem then was to supply the demand. The waters of Lake Nipissing were then added and shortly Lake Huron and Georgian Bay were assisting in supplying the demand.

The possible extent of consumption in the Province is scarcely realized, but some idea may be gained of the demand created when it is known that one firm in an Ontario city sold forty thousand pounds of fish in one day. The amount of fish obtained by the fishermen from Ontario waters can be judged by the total returns of 1916, which including salted fish, amounted to 37,518,608½ pounds at an estimated value of \$2,790,318.43. A large percentage of these fish had hitherto been exported to the American markets on account of the high price obtained there. The in-

introduction of the new regulation whereby the Department reserves the right to purchase twenty per cent. of the fishermen's entire catch (with the production of Lakes Nipigon and Nipissing), should be sufficient to meet the demand for the coming season. That a more popular public service has never been introduced by the Government is evidenced by the hearty support given the scheme by the press and public in general.

HATCHERY.

It is with much pleasure I can report the completion of the Normandale Hatchery. It is equipped with a thousand jars and a competent man secured as superintendent. The Department will watch with interest the result of its first year's operation. The Mount Pleasant Hatchery had good results. The Department was disappointed in not being able to secure the required quantity of brook trout eggs for this hatchery, but were successful in bringing nearly all obtained to maturity and in the fingerling stage they were deposited in rivers and streams in the different parts of the public waters of the Province, thus insuring in the course of a few years a marked improvement in the fishing. I would strongly recommend the building of a whitefish and trout hatchery in the District of Thunder Bay for the restocking of Lake Nipigon and other inland waters. A long felt want will be filled by the opening of Lake Nipigon, whereby the Department will be able to secure spawn from the most famous speckled trout waters in the Dominion. The demand for both bass and speckled trout for restocking far exceeds the supply. Great credit is due the Dominion Government for their untiring efforts in restocking the Great Lakes and furnishing the Department in 1917 with 1,120,000 salmon trout fry for the inland waters.

ACKNOWLEDGMENT.

The thanks of the Department are due to the railway and transportation companies for their assistance in making much easier the enforcement of the laws and regulations: also for the free hauling of the Government fish car during planting operations, and to the officers of the companies for the courtesies extended and aid rendered in facilitating the movements of the car between different points.

The provincial police officers and the fire ranging staff continue to render very efficient services to the Department, especially in the northern and western portion of the Province, for which I wish to thank the chief officers of these Departments. I desire to extend my sincere thanks to the employees of the Department for their faithful and effective services.

It is with deep regret I have to report that during the past year death has removed from our Department some of our most efficient officers. Our greatest loss was in the death of the Deputy Minister, the late Mr. Alfred Sheriff. In him the Province has lost a valuable servant who will be hard to replace. The Chief Inspector, the late Mr. W. W. Holden, died last November. During his term of office the Department's efficiency was greatly increased. Through his death we have lost a valuable officer. Through the deaths of Mr. J. H. Willmott and Mr. C. N. Sterling, District Wardens, the Department has lost two faithful and efficient officers.

All of which is respectfully submitted by

Your obedient servant,

D. McDONALD,

Acting Deputy Minister of Game and Fisheries.

TORONTO, February 14, 1918.

D. McDONALD, Esq.,

Acting Deputy Minister of Game and Fisheries, Toronto, Ont.

SIR,—I herewith hand you my annual report for 1917. During the year I visited nearly all parts of the Province and found the fish and game laws were very well observed. From all parts of the Province reports received show that the number of tourists visiting the various fishing grounds showed a falling off compared with former years. This is caused, no doubt, by the war and general depression. It is certainly not due to any shortage of game fish as they have never been so numerous. Commercial fishing in all waters of the Province was better last year than ever before. This is, no doubt, due to the success of the different hatcheries in re-stocking the different lakes.

Deer are reported as being plentiful, also muskrats. Licensing trappers is proving a success. In my opinion marten and fisher should be protected: owing to the high price of their fur there is a danger of their being exterminated with no closed season to protect them. Ducks are reported much more numerous. Prohibiting their sale and limiting the number that each one can shoot is having a marked effect on their increase. In some parts of the Province the open season for ducks is asked to be September 15th.

The patrol boats which were in commission last year performed good service.

Your obedient servant,

ALF. HUNTER.

Inspector.

TORONTO, December 19th, 1917.

D. McDONALD, Esq.,

Acting Deputy Minister of Game and Fisheries, Toronto, Ont.

SIR,—I beg to submit my report for the season of 1917.

The fishing in the vicinity of Toronto does not improve any but is about the same from year to year. Owing to the smallness of their catches a number of years past the fishermen seem to have lost heart, and if they only had fishing to depend on for a living they would all starve.

The trunk sewer has stopped the pollution and the water in the lake is fairly pure, and all that is required to bring the fishing back to what it formerly was is a liberal and systematic restocking with whitefish and salmon trout fry.

Unfavorable weather conditions during the months of May and June interfered somewhat with the bass ponds and brook trout hatchery at Mt. Pleasant, but taking the output altogether it should be considered very satisfactory.

To properly look after the restocking of inland waters this Department should have more bass ponds, and to complete the brook trout hatchery a range of nursery ponds are required. It is a great mistake to restock any inland water with any species of game fish in the fry stage.

The Department should establish a maskinonge hatchery in the vicinity of the Kawartha Lakes. The cost would be very small in comparison to the benefits that

would accrue therefrom. Unless some means are taken to rid the waters and reduce the number of the enemies of the young game fish, before they are planted, restocking will never produce the results that it should.

The change in the Game Act with reference to wild ducks has produced the good results expected.

Deer in most places are reported about as numerous as ever, but the partridge, except in odd places, are as scarce as before they were protected, and unless next spring proves an exceptionally good breeding season they should be given another year of protection.

Yours respectfully,

HENRY WATSON,
Warden.

SIMCOE, ONT., Dec. 24th, 1917.

D. McDONALD, ESQ.,

Acting Deputy Minister of Game and Fisheries, Toronto, Ont.

SIR,—I have the honour to submit my report for 1917.

Speckled Trout: These are still decreasing in this district. Through the kindness of the Department some fry was allotted to the region drained into Long Point Bay. They were carefully liberated well up stream in every instance, and the streams were screened for some weeks and the fry fed. I believe that this attention should always be given to keep down excessive loss during the early period of liberation.

Bass: The season's catch was the best on record and the size continues to increase.

Commercial Fish: Gill net fishing has been better than usual. The seine catch has held up well. Carp in Long Point Bay is still more plentiful and the demand stronger. This is one of the best paying commercial fish of the district.

Quail and Ruffed Grouse: The former is almost extinct. The latter is scarce and decreasing, perhaps owing to recent severe winters.

Woodcock: This species is still gradually increasing in number.

Wild Geese: These are still scarce and are seen only in the spring. None are taken. There are isolated cases of domestication of this bird in the County of Norfolk.

Wild Ducks: The duck have been less plentiful and left for the south earlier this year than usual.

Fur-bearing Animals: Black squirrel shows a decided decrease from 1916. Owing to the severity of the previous winter muskrats were decidedly scarce and the catch was discouraging to the trappers. The increased price was a partial offset to the disappointment. Cotton-tailed rabbit is abundant.

The game laws have been well observed in this district. The deputy wardens and overseers have kept the work well under supervision, and we have had very few complaints of infringement of the laws or regulations, and these have been investigated and dealt with.

I have the honour to be, Sir,

Your obedient servant,

W. BURT,
Game and Fishery Warden.

NORTH BAY, ONTARIO, October 31st, 1917.

D. McDONALD, Esq.,

Acting Deputy Minister of Game and Fisheries, Toronto, Ont.

DEAR SIR,—I beg to submit my annual report for the year ending October 31st, 1917.

Commercial fishing has been exceptionally good and the fishermen are well satisfied with their season's catch. Anglers report good catches, especially in Lake Nipissing and the French River waters.

Game: I have travelled my district extensively during the past year and am pleased to say that I find a general improvement in the game, and the laws have been fairly well observed. Wild ducks are very plentiful. Wild geese are scarce in this locality, but are plentiful further north. Snipe and plover are increasing. Partridge is still scarce. Many fine specimens of moose have already been brought in, but hunters report a scarcity of bull moose, while cows appear to be plentiful. Deer appear to be increasing and a number of caribou have also been reported further north.

Fur-bearing animals: Mink and muskrat appear to be plentiful. Otter is about the same as in previous years. Beaver, while a large number are being trapped, still appears to be quite plentiful. According to the best information which I can obtain, all other fur-bearing animals appear to be plentiful. Wolves are reported plentiful in many localities and are destroying a number of deer.

I would again like to recommend a general gun license which I think would help to prevent a lot of illegal hunting. I would also recommend that the fur buyers' licenses be increased for both residents and non-residents, the former to ten dollars and the latter to fifty dollars.

I would again recommend that provision be made for a suitable game preserve in the north country along the T. C. Railway as the forests of that country are fast disappearing.

Yours respectfully,

G. M. PARKS,

Game and Fishery Warden.

SAULT STE. MARIE, ONTARIO.

D. McDONALD, Esq.,

Acting Deputy Minister of Game and Fisheries, Toronto, Ont.

Commercial fishing has been good in my district in Lake Superior. The returns from fishermen show a bigger catch than in 1916, also in Lake Huron. Speckled trout are plentiful in this district in all the streams and in some of the inland lakes the anglers report good sport and good catches. Bass are increasing in the inland lakes and along the north shore of Lake Huron and the Sault Ste. Marie River. Rainbow trout are increasing in the Sault Ste. Marie River and the inland streams in West Algoma. Pickerel are on the increase in Lake Superior. Whitefish and lake trout are plentiful in Lake Superior, but are not as numerous in Lake Huron. Pike and suckers are increasing in this district, more so in the inland lakes.

Partridge are very scarce in this district. Snipe and plover are also very scarce. Wild ducks of all kinds are plentiful but wild geese are scarce. There are no quail nor are there any woodcock. Big game moose are plentiful in this north country, and there were not many killed in the open season owing to weather conditions. Deer are very plentiful. There are no caribou in this district, but further to the north there are quite a number of them. There are no elk. Beaver are very plentiful: all through this district the woods are flooded every place where there is a stream or a lake. They are destroying a great lot of timber. Otter are very scarce. Mink and muskrats are holding their own. Wolves and lynx are quite numerous and the bounty should be raised so that trappers would take an interest in destroying them. Hares are very scarce in this district, where there used to be thousands of them; there are only a few left. I cannot account for the decrease in numbers.

I might say that owing to the war and the high price of meat the regulations have been well observed.

J. T. ROBINSON,
Warden.

WINDSOR, February 4th, 1918.

D. McDONALD, ESQ.,

Acting Deputy Minister of Game and Fisheries, Toronto, Ont.

SIR,—I have the honour to submit my annual report for 1917.

During the year I have visited the greatest part of my district and have also patrolled all the waters of Lake Erie in this district, the Detroit River, Lake St. Clair, River St. Clair and a small portion of Lake Huron.

The catch of fish by the angling fishermen was good. Black bass fishing by angling in Lake Erie and Lake Huron is about the same as the previous year. The net fishermen in all the lakes in my district had fair fishing this year and got a good price for their catch. The German carp was not so good a catch as last year. Whitefish in Lake Huron was a good catch up to the month of October, but in November the catch was small in Lake Huron as well as in the Detroit River. Lake St. Clair shows the poorest catch ever known.

In regard to game, quail has been reported by the farmers and sportsmen as being plentiful. The field trial people have found plenty of birds to work their dogs a couple of weeks ago. The Hungarian partridges seem to decrease from the reports of farmers. They seem to move to other places but the farmers did not find any dead or hear of any having been killed. Our home partridge has not increased in Essex and Kent Counties. Woodcock is about the same as in previous years. There are a few English pheasants around Pelee March. Wilson snipes are about the same as in other years. Different varieties of ducks in Lake Erie, Detroit River, Lake St. Clair, Mitchell Bay and the Flats were plentiful this year, and the sportsmen are looking for fair shooting this fall. The wild geese are about the same in number as in other years but the spring shooting should be closed on them. They were plentiful at Jack Miner's reserve last spring for the reason that he feeds them. Black and grey squirrels in Essex County are very scarce, and there should be a closed season on them. Muskrat houses are showing good in the marsh and I think they will be plentiful next spring.

The game and fishery laws have been very well observed during the past year. Very few seizures or prosecutions happened last year. The deputy wardens and overseers have performed their duties well and give me assistance and information with reference to poachers and other matters.

Your obedient servant,

V. CHAUVIN,

Game and Fishery Warden.

GRAVENHURST, January 5th, 1918.

D. McDONALD, Esq.,

Acting Deputy Minister of Game and Fisheries, Toronto, Ont.

DEAR SIR,—I beg to report on the conditions of game and fisheries in my district during 1917.

Sporting Game: Deer were reported quite as plentiful as last year and deer hunting is still very good. Some clubs were able to get their number in three or four days. Comparing to-day with twenty years ago a marked difference can be noticed. At one shipping point in Muskoka twenty years ago I saw as many as 150 deer go out in one season where now 10 would cover the past year's shipments. This would indicate that the deer are being driven further back into a smaller area.

Moose never were plentiful but a few have been reported.

Bear are reported a great deal more numerous than for some years previous, and they have been seen in places where they have been unknown for some time. No reports have reached me of damage to live stock being done by them.

Partridge are very scarce and should be protected for several years yet.

Ducks seem as plentiful as they have been for the past ten years.

Fur-bearing Animals: Mink and muskrat are still found to be as plentiful as I have known them to be for some years, but the beaver have increased under the protection of the close season to such an extent that about every piece of water has a family, and many complaints of their doing damage to timber and roads were reported, which complaints were quickly dealt with and very little actual damage occurred.

Wolves have not been reported on the increase and no cases have come to my notice where they have done damage to farmers' live stock, but the deer, no doubt, suffer as usual and every encouragement should be offered to wolf hunters.

Fishing: Sportsmen from nearly every lake in the district state that angling for bass, pickerel and trout has been much better this year than usual. This might be accounted for from the fact that the unusually cold weather in June and July did not warm up the waters and drive the fish down. From Lakes Muskoka, Joseph and Rosseau come reports of increase in the number of pickerel taken, which seems to indicate that the fish hatchery of the Muskoka Lakes' Trade Bureau is doing good work towards restocking these waters. Lake Simcoe fishing was also reported good and bass on the increase. A resident for some thirty years said that fishing was as good as he could ever remember it. The prohibition for some years of commercial fishing in these waters seems to have brought the supply back to normal again. These waters contain a large food reserve supply of herring and whitefish.

Your faithfully,

HERBERT DITCHBURN.

MOHAWK, December 31st, 1917.

D. McDONALD, Esq.,

Acting Deputy Minister of Game and Fisheries, Toronto, Ont.

DEAR SIR,—I beg to submit my ninth annual report of the work done at the Mt. Pleasant Hatchery.

Bass: The output of parent bass totalled 438 and small-mouthed black bass fingerlings 735,000, which were successfully transplanted in the most suitable inland waters of the Province in good condition. While the output was slightly below that of last year they were larger fish and good results may shortly be looked for.

Trout: The brook trout did remarkably well this season owing to the new supply of spring water which was installed last fall: 301,000 fingerlings of good size, some measuring from four to five inches in length, were deposited in the different spring waters of the Province and no mortality in transit was noticed. I also assisted in transplanting 600,000 lake trout fry from the Wiarton Hatchery. A considerable amount of brook trout, brown trout and salmon trout spawn has been secured this fall and a good season is looked forward to.

I assisted Mr. H. Watson, who had charge of the important work of transplanting, and who always insisted upon having the fish properly planted and in suitable waters, so the best possible results are sure to develop. I wish here to thank the different railway officials for the courtesy and good service rendered by them.

Construction Work: A new residence for the Superintendent, which will be in keeping with the rest of the hatchery, has been erected and will soon be occupied. The hatchery grounds which are very large have a splendid appearance owing to their general layout and the numerous flower-beds, also to their being completely sodded. A considerable amount of labor is required in cutting grass and keeping everything tidy throughout the summer season.

I would recommend that the property at the head of our water supply be secured, also that a series of some six rearing trout ponds be erected to take care of young fry when they are ready to leave the hatchery.

I remain,

Yours truly,

J. T. EDWARDS,

Superintendent, Mt. Pleasant Hatchery.

Statement of Revenue Received from Game and Fisheries during the year ended
October 31st, 1917.

Game.	\$ c.	\$ c.
Royalty Coupons (Beaver and Otter).....	21,781 43	
Trappers' Licenses.....	23,040 18	
Non-resident Hunting Licenses.....	7,125 00	
Resident Deer Licenses.....	27,082 70	
Resident Moose Licenses.....	5,985 00	
Game and Fur Dealers' Licenses.....	3,476 20	
Hotel and Restaurant Licenses.....	219 00	
Cold Storage Licenses.....	135 15	
Guides' Licenses.....	1,058 00	
Fines.....	3,707 90	
Sales.....	2,438 69	
Total Game.....		96,049 25
Fisheries.		
Fishing Licenses.....	102,022 28	
Angling Permits.....	17,151 03	
Fines.....	1,675 06	
Sales (Confiscated Articles).....	772 09	
Sales (Government Fish).....	4,188 28	
Revenue from Rondeau Park.....	1,773 23	
Total Fisheries.....		127,581 97
Total.....		223,631 22

1917

Waters Restocked	Location.	Species.	Number.
Big Rideau Lake.....	Lanark and Leeds Counties	Lake Trout Fry...	100,000
Charleston Lake.....	Leeds County.....	" " "	100,000
Gould ".....	Frontenac County.....	" " "	50,000
Silver ".....	Lanark ".....	" " "	50,000
Lake of Bays.....	Muskoka District.....	" " "	200,000
Vernon, Fairy and Mary Lakes.....	" " "	" " "	100,000
Eagle Lake.....	Frontenac County.....	" " "	50,000
Allen ".....	Thunder Bay District...	" " "	10,000
Trout ".....	" " "	" " "	10,000
Sharbot ".....	Frontenac County.....	" " "	50,000
Clear ".....	" " "	" " "	50,000
Cache, Smoke and Island Lakes.....	Algonquin Park.....	" " "	300,000
Island Lake.....	Lanark County.....	" " "	50,000
Patterson's, Kent's, Crane and Cattle Creeks.....	Norfolk ".....	Brook Trout Fingerlings	50,000
Mill's and Blair's Creeks and Dam....	South Waterloo County..	" " "	25,000
Ouse and Pakenham Creeks.....	Peterboro ".....	" " "	5,000
Hurst's, Schmedes' and Banting's Creeks.....	North Waterloo ".....	" " "	25,000
Duncrief's Creek.....	Middlesex ".....	" " "	20,000
Ewart and Bell Lakes.....	Grey ".....	" " "	10,000
Cedar Creek and Ponds.....	Oxford ".....	" " "	50,000
Venison Creek.....	Norfolk ".....	" " "	50,000
Castleton Creek.....	Northumberland ".....	" " "	4,000
St. Agatha and Erbsville Creeks.....	Waterloo ".....	" " "	25,000
Blair's Creek.....	" " "	" " "	25,000
Rixon's Creek.....	Northumberland ".....	" " "	4,000
Streams vicinity, Markdale.....	Grey ".....	" " "	8,000
Trout Lake.....	Thunder Bay District....	" " Yearlings	500
Varty Lake.....	Addington County.....	Black Bass Fingerlings	5,000
Sunfish Lake and Waterloo Dam.....	N. Waterloo County.....	" " "	15,000
Big Rideau Lake.....	Lanark ".....	" " "	100,000
River Thames at London.....	Middlesex ".....	" " "	20,000
Mill Creek at Galt.....	Waterloo ".....	" " "	25,000
Grand River at Galt.....	" " "	" " "	10,000
Cross Lake.....	Frontenac ".....	" " "	15,000
Mississippi Lake.....	Lanark ".....	" " "	25,000
Lake Simcoe.....	Simcoe and Ontario Cos..	" " "	100,000
Lake Couchiching.....	" " "	" " "	50,000
Sturgeon Lake.....	Victoria County.....	" " "	50,000
Pigeon ".....	Peterboro ".....	" " "	50,000
Buckhorn ".....	" " "	" " "	25,000
Deer ".....	" " "	" " "	25,000
Long ".....	Hastings ".....	" " "	25,000
Seugog ".....	West Durham County....	" " "	40,000
Loborough ".....	Frontenac ".....	" " "	50,000
Sharbot ".....	" " "	" " "	55,000
Stoney ".....	Peterboro ".....	" " "	25,000
Clear ".....	" " "	" " "	25,000
Puslinch ".....	Wellington ".....	Parent Bass.....	150
Cedar ".....	Oxford ".....	" " "	250
River Thames.....	Middlesex ".....	" " "	15
Mill Creek.....	Waterloo ".....	" " "	13
			2,156,928
Total Lake Trout Fry.....			1,120,000
" Brook Trout Fingerlings.....			301,000
" S. M. Black Bass Fingerlings.....			735,000
" Brook Trout Yearlings.....			500
" Parent Black Bass.....			428
			2,156,928

ONTARIO

Return of the number of fishermen, tonnage and value of tugs, vessels and boats, the industry during the year 1916, in the Public

Number.	District.	Fishing material.											
		Tugs.				Gasoline Launches.			Sail or Row Boats.			Gill-Nets.	
		No.	Ton- nage.	Value.	Men.	No.	Value.	Men.	No.	Value.	Men.	Yards.	Value.
	<i>Kenora and Rainy River.</i>			\$			\$			\$			\$
1	Lake of the Woods.....	3	54	6,000	8	28	11,125	48	22	885	14	34,300	4,920
2	Obabicon, Oneman, Wabigoon, Orang Outang and Cow Lakes.....					4	1,125	10	2	60	2	8,000	530
3	Shoal, Abraham, Rock and Eagle Lakes.....					3	1,030	7	4	295	5	9,200	1,215
4	Big Sea, Elephant, Busserd and Gull Lakes.....					4	650	5	2	60	4	7,000	890
5	Lac Suel, Raleigh and Pelican Lakes.....					3	950	7	3	280	6	10,600	810
6	Sturgeon, Minnitakie, Dog and Bell Lakes.....					2	550	2	4	150	3	4,200	365
7	Nepigon Lake.....								1	20	1	200	10
8	Rainy Lake.....					17	8,575	33	11	260	20	16,600	1,840
9	Namakan, Tuttle and Clearwater Lakes.....					1	500	2	5	155	11	12,400	1,265
10	Pipestone, Jackfish, Trout and Calm Lakes.....					3	500	7	4	110	10	7,500	700
	Totals	3	54	6,000	8	65	25,005	121	58	2,275	76	110,000	12,545

Return of the kinds, quantities and values of fish caught during the

Number.	District.	Herring, salted.		Herring, fresh.		Whitefish, salted.		Whitefish, fresh.		Trout, salted.		Trout, fresh.		Pike.		Pickrel or Dore.	
		brls.	lbs.	brls.	lbs.	brls.	lbs.	brls.	lbs.	brls.	lbs.	brls.	lbs.	brls.	lbs.	brls.	lbs.
	<i>Kenora and Rainy River.</i>																
1	Lake of the Woods.....						303,110				12,249		379,341		408,700		
2	Obabicon, Oneman, Wabigoon, Orang Outang and Cow Lakes.....						34,600				26,000		19,000		32,306		
3	Shoal, Abraham, Rock and Eagle Lakes.....						107,580				3,214		28,735		90,141		
4	Big Sea, Elephant, Busserd and Gull Lakes.....						15,669				12,079		8,045		9,100		
5	Lac Snel, Raleigh and Pelican Lakes.....						88,119				1,300		3,545		24,962		
6	Sturgeon, Minnitakie, Dog and Bell Lakes.....						9,640				2,800		1,300		5,000		
7	Nepigon Lake.....						1,500				500						
8	Rainy Lake.....						79,984				84		39,632		59,750		
9	Namakan, Tuttle and Clearwater Lakes.....					3	39,917			4	15,128		21,556		4,553		
10	Pipestone, Jackfish, Trout and Calm Lakes.....						5,021				1,262		7,333		6,874		
	Totals					3	685,140			4	74,616		508,488		611,386		
	Values					\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
						30 00	68,514 00			40 00	7,461 60		40,679 04		64,138 60		

FISHERIES.

Quantity and value of all fishing materials and other fixtures employed in the fishing Waters of Kenora and Rainy River District.

Fishing material.												Other fixtures used in fishing.				
Seines.			Pound nets.		Hoop nets.		Dip or roll nets.		Night lines.		Spears.		Freezers and Ice Houses.		Piers and Wharves.	
No.	Yards.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.
		\$	28	\$ 9,950	8	\$ 525		\$		\$		\$	13	\$ 8,295	19	\$ 3,225
													3	925	4	175
													3	370	3	450
													5	340	5	160
													7	1,150	5	250
													3	175	1	50
			13	3,900									11	3,050	6	680
			5	1,000									2	200	1	50
													3	250		
			46	14,850	8	525							50	14,755	44	5,040

year 1916, in the Public Waters of Kenora and Rainy River Districts.

Sturgeon.	Eels.	Perch.	Tullibee.	Catfish.	Carp.	Mixed and coarse fish.	Caviare.	Sturgeon Bladders.	Value.
lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	No.	\$ c.
1,100		5,862	80,946			290,815	102		122,710 79
2,640			8,086		12,000	27,645	468		13,782 01
			7,549						22,845 24
			700						4,370 40
			998			4,000			11,981 58
			2,075						1,972 50
4,126		1,895	25,542			1,000			350 00
						28,152	250		21,056 21
750			10,770			7,400	120		9,002 98
			1,900			6,811			2,356 89
8,616		7,757	138,566		12,000	365,823	940		210,328 60
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1,292 40		387 85	8,313 96		240 00	18,291 15	940 00		210,328 60

ONTARIO

Return of the number of fishermen, tonnage and value of tugs, vessels and boats, fishing industry during the year 1916,

Number.	District.	Fishing Material.											
		Tugs.				Gasolene Launches			Sail or Row Boats.			Gill-Nets.	
		No.	Ton- nage.	Value.	Men.	No.	Value.	Men	No.	Value.	Men.	Yards.	Value.
	<i>Lake Superior.</i>			\$		\$		\$			\$		
1	Thunder Bay	4	63	8,400	17				5	350	7	132,900	4,977
2	Rosport	8	106	15,150	29	3	700	6	9	575	13	220,840	11,690
3	Black Bay, Whitefish Lake, Lac Des Milles Lac, and Port Cold- well	1	44	5,000	4	2	900	3	8	480	9	47,000	2,950
4	Shanagash Island, Wilson Island, Lamb Island and Muskeg Lake ..					1	200		4	375	7	10,100	770
5	Kashabowie, Long, South and Shebandown Lakes								5	290	6	6,600	460
6	Evelyn, Perley, Victoria and Bro- dier Islands								4	435	7	19,400	1,085
7	Pine, McKellars, Clavet, McLeans and Bignell Points								6	350	7	16,000	1,040
8	Pays Platte, Gravel, Shesheel and Nepigon Bays	1	20	1,500	4	2	450	3	4	245	5	16,300	1,130
9	Otter Head, Pilot Harbour, Steel River and Kama	1		2,000	6				2	300	2	4,220	300
10	Michipicoten	2	59	10,500	16	2	1,000	4	5	190	6	119,100	6,010
11	Mamaisé					3	1,500	8	1	150	2	32,000	2,650
12	Goulais Bay					3	1,800	7	8	535	14	51,000	3,145
13	Gros Cap					2	1,150	5	7	215	12	36,980	1,990
14	Batchawana					2	1,500	8	8	460	9	28,000	1,482
15	Gargantau's	1	23	5,000	9	1	400	2	1	50	2	74,000	3,700
16	Richardson's Harbour	1	48	7,500	10							60,000	3,000
17	Persian, Sandy Islands and Angi- gama Lake								3	110	5	6,100	570
	Totals	19	363	55,050	95	21	9,400	46	80	5,210	113	880,540	46,949

Return of the kinds, quantities and values of fish caught

Number.	District	Herring, salted.		Herring, fresh.		Whitefish, salted.		Whitefish, fresh.		Trout, salted.		Trout, fresh.		Pike.		Pickarel, or Dore.	
		brls.	lbs.	brls.	lbs.	brls.	lbs.	brls.	lbs.	brls.	lbs.	brls.	lbs.	brls.	lbs.	brls.	lbs.
	<i>Lake Superior.</i>																
1	Thunder Bay	637½	880,550			37,895		2½	120,337			228				9,351	
2	Rosport	1	1,987,070			85,535		6	383,224			1,375				4,565	
3	Black Bay, Whitefish Lake, Lac Des Milles Lac, and Port Cold- well		18,195			49,192		1	145,010			14,740				59,020	
4	Shaganash Island, Wilson Island, Lamb Island, and Muskeg Lake			4		6,275		8	41,348			550				1,385	
5	Kashabowie, Long, South and Shebandown Lakes					7,074			7,416			5,000				1,300	
6	Evelyn, Perley, Victoria and Bro- dier Islands	70				170		14	58,385			10					
7	Pine, McKellars, Clavet, McLeans and Bignell Points	80	30,000			1,765		3	21,080							300	
8	Pays Platte, Gravel, Shesheel and Nepigon Bays		200,000			4,350			49,815			50				8,000	
9	Otter Head, Pilot Harbour, Steel River, and Kama		400			40,406		17	73,257			5				259	
10	Michipicoten					39,411		34	197,758								
11	Mamaisé			4		12,869		16	134,909							21	
12	Goulais Bay	5	1,500	11		66,500		13	40,600			1,050				500	
13	Gros Cap	12	9,300			30,032			32,595			347				1,803	
14	Batchawana					60,128			47,465			1,316				3,229	
15	Gargantau					12,340		3	30,152								
16	Richardson's Harbour					4,499		18	111,418								
17	Persian, Sandy Islands and Angi- gama Lake					6,500			7,150			100					
	Totals	805½	3,127,015	22		464,941		136½	1,501,719			24,771				89,733	
	Values	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
		8,055 00	156,350 75	220 00	46,494 10	1,365 00	150,171 90	1,981 68	8,973 30								

FISHERIES.

the quantity and value of all fishing materials and other fixtures employed in the in the Public Waters of Lake Superior

Fishing Material.												Other fixtures used in fishing.				
Seines.			Pound Nets.		Hoop Nets.		Dip or Roll Nets.		Night Lines		Spears.		Freezers and Ice Houses.		Piers and Wharves.	
No.	Yards.	Value.	No.	Value	No.	Value.	No.	Value.	No. Hoops.	Value.	No.	Value.	No.	Value.	No.	Value.
				\$										\$		\$
			6	800									5	500		
			18	2,550									4	2,100	2	750
			10	950	1	20							3	1,600	3	430
			1	150												
													5	350	1	10
			1	250											1	50
													1	25		
			5	800												
			8	3,400									3	2,100	1	500
													4	3,100	3	1,200
													2	250	2	600
													2	500	1	800
			6	3,000									1	300	1	300
			6	3,000									4	4,000	1	1,000
			61	14,900	1	20							34	14,925	16	5,640

during the year 1916, in the Public Waters of Lake Superior.

Sturgeon.	Bels.	Perch.	Tulibee.	Catfish.	Carp.	Mixed and coarse fish.	Caviare	Sturgeon bladders.	Value.
lbs.	lbs	lbs	lbs.	lbs.	lbs.	lbs.	lbs.	No.	\$ c.
			263			6,840			67,214 04
									147,223 68
						7,014			27,771 85
			65						5,068 70
						5,700			2,264 00
									6,696 30
			365						4,666 40
			145						16,229 20
842									11,738 90
						98,565			28,985 15
						571			15,008 45
		255							11,221 75
1,272				40		1,000	40		7,319 76
698									11,292 18
495						89,132			8,810 05
			1,570			38,150			13,773 40
						2,800			1,513 00
3,307		255	2,408	40		249,772	40		386,796 81
\$ c.		\$ c.	\$ c.	\$ c.		\$ c.			\$ c.
496 05		12 75	144 48	3 20		12,488 60	40 00		386 796 81

ONTARIO

Return of the number of fishermen, tonnage and value of tugs, vessels and boats, fishing industry during the year 1916, in the

Number.	District.	Fishing material.											
		Tugs.				Gasoline Launches.			Sail or Row Boats.			Gill-Nets.	
		No.	Ton- nage.	Value.	Men.	No.	Value.	Men.	No.	Value.	Men.	Yards.	Value
	<i>Lake Huron, North Channel.</i>			\$			\$		\$			\$	
1	Thessalon					1	1,350	4	6	255	8	15,880	865
2	Spanish, John's Island, St. Jo- seph's and Cedar Islands					3	1,050	6	8	305	8	15,800	875
3	Grant, Laloche Islands, Nester- ville and Spragge					1	600	3	5	285	7	6,290	380
4	Blind River, Cutler, Algoma and Dean Lake								5	145	7	5,550	280
5	Bruce Mines, Mississauga and Buswell's Point	2	53	11,000	11	4	2,200	6	5	215	2	500	35
6	Shoepack, Flat Points and Little Detroit	1	10	1,300	3	2	1,000	5	2	125	.....	12,000	300
7	Fitzwilliam, Squaw and Duck Islands	7	192	37,000	36	6	2,950	14	.....	.....	.....	342,000	28,000
8	South Bay, Kagawong and Little Current	4	83	13,200	22	2	200	4	6	600	12	220,480	15,225
9	Killarney, Meldrum Bay and Round Island	3	88	17,000	17	7	2,775	14	6	500	10	204,330	18,660
10	Gore, Mudge, Sheguindah and Manitowaning Bays	1	6	500	3	3	1,050	7	8	685	17	50,640	4,193
11	Mississauga Straits, Wabino Chan- nel, Wekwemikong and Provi- dence Bays	2	38	8,000	11	3	1,800	6	1	50	2	91,500	2,900
12	Strawberry, Bedford, Cockburn and Heywood Islands					2	600	5	5	320	8	17,000	1,300
13	Berry, Barrie, Centre, George and Hamilton Islands	1	20	4,000	4	2	1,050	5	2	60	4	6,200	190
	Totals	21	490	92,000	107	38	16,625	79	59	3,545	85	968,070	73,203

Return of the kinds, quantities and values of fish caught during

Number	District.	Herring, salted.	Herring, fresh.	Whitefish, salted.	Whitefish, fresh.	Trout, salted.	Trout, fresh.	Pike.	Pickerel, or Dore.
		brls.	lbs.	brls.	lbs.	brls.	lbs.	lbs.	lbs.
<i>Lake Huron, North Channel.</i>									
1	Thessalon		460		26,462	290	27,043	3,673	2,698
2	Spanish, John's Island, St. Joseph's and Cedar Islands	15	2,738	1	5,908		11,481	9,181	2,336
3	Grant, Laloche Islands, Nester-ville and Spragge	2	920	100	5,893	100	9,185	4,109	1,390
4	Blind River, Cutler, Algoma and Dean Lake		1,450		1,000		1,412	1,739	545
5	Bruce Mines, Mississauga and Buswell's Point	7	18,981		19,880	125	33,876	3,443	110,754
6	Shoepack, Flat Points and Little Detroit	11	1,647		11,185	100	11,226	2,482	44,643
7	Fitzwilliam, Squaw and Duck Islands			800	298,480	1,250	531,255		400
8	South Bay, Kagawong and Little Current		1,313	4	23,411	67	259,511	9,081	43,605
9	Killarney, Meldrum Bay and Round Island			50	206,665	58	299,726	19,141	16,022
10	Gore, Mudge, Sheguindah and Manitowaning Bays				34,019		21,379	15,273	15,911
11	Mississauga Straits, Wabino Channel, Wekwemikong and Providence Bays				66,343	5	412,179	1,900	150
12	Strawberry, Bedford, Cockburn and Heywood Islands		235	100	8,549	85	15,366	2,800	11,489
13	Berry, Barrie, Centre, George and Hamilton Islands			3	133,286	1	17,611	10,575	23,281
Totals.....		36	27,744	1,058	751,081	1,991	1,651,563	83,697	273,224
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Values.....		360 00	1,387 20	10,580 00	75,108 10	19,910 00	165,156 30	6,695 76	27,322 40

FISHERIES

the quantity and value of all fishing materials and other fixtures employed in the Public Waters of Lake Huron, North Channel.

Fishing material.												Other fixtures used in fishing.				
Seines.			Pound nets.		Hoop nets.		Dip or roll nets.		Night lines.		Spears.		Freezers and Ice Houses.		Piers and Wharves.	
No.	Yards.	Value.	No.	Value.	No.	Value.	No.	Value.	No. Hooks.	Value.	No.	Value.	No.	Value.	No.	Value.
		\$		\$		\$		\$		\$		\$		\$		\$
													2	\$ 300	1	\$ 200
			3	450									1	100	1	100
			4	250									1	300	1	200
			26	7,800									5	2,000	5	3,700
			12	3,350									4	600	2	1,100
			11	5,000									1	500	1	500
			6	5,000					1,300	78			2	600	2	2,000
			14	7,800									3	1,500	3	2,500
			14	4,900									2	350	2	550
			24	9,500									1	200	1	1,000
			3	1,000									1	300	1	1,000
			13	8,000									1	100	2	450
			130	52,050					1,300	78			24	6,850	22	13,300

the year 1916, in the Public Waters of Lake Huron, North Channel.

Sturgeon.	Eels.	Perch.	Tullibee.	Catfish.	Carp.	Mixed and Coarse fish.	Caviare.	Sturgeon Bladders.	Value.
lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	No.	\$ c.
167		450	50		300	17,657			8,876 54
458		1,736			4,804	17,010			4,106 26
86		5,090			5,124	10,768			4,983 80
		390				3,746			714 12
4,931		45	145			116,084	239		25,789 29
3,012		59				11,812			9,141 66
			60,000						98,113 50
1,177		8,504	3,769			30,688			36,517 12
264		915		485		13,455			55,650 48
746		154				63,713			11,657 99
			2,946			3,000			48,475 46
1,268		300				29,838			7,323 25
1,149		456		42	15	18,574			19,431 31
13,588		18,099	66,910	527	10,243	336,345	239		330,780 78
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
2,038 20	904 95	4,014 60	42 16	204 86	16,817 25	239 00			330,780 78

ONTARIO

Return of the number of fishermen, tonnage and value of tugs, vessels and boats, the industry during the year 1916,

Number.	District.	Fishing material.											
		Tugs.				Gasoline Launches.			Sail or Row Boats			Gill-Nets.	
		No.	Ton- nage.	Value.	Men.	No.	Value.	Men.	No.	Value.	Men.	Yards.	Value.
Georgian Bay.													
1	Byng Inlet	1	25	\$ 4,000	5	3	\$ 1,850	7	5	\$ 90	5	54,500	\$ 727 00
2	Parry Sound	4	53	17,000	24	7	2,100	11	8	320	11	298,500	17,725 00
3	Wanbaushene								17	1,375	18	31,300	2,690 00
4	Penetanguishene					1	625	4	5	160	10	19,020	1,075 00
5	Collingwood	3	45	12,000	15	11	3,650	22	2	90	3	208,600	10,071 15
6	Meaford (including Owen Sound Bay)	5	135	16,500	22	24	7,715	52	19	5,230	32	361,510	16,390 00
7	Colpoys Bay to Tobermory.....	2	39	7,500	9	15	7,900	34	7	540	10	94,000	6,631 50
	Totals.....	15	297	57,000	75	61	23,840	130	63	7,805	89	1,067,430	55,309 65

Return of the kinds, quantities and values of fish caught

Number.	District.	Herring, salted.	Herring, fresh.	Whitefish, salted.	Whitefish, fresh.	Trout, salted.	Trout, fresh.	Pike.	Pickrel or Dore.
<i>Georgian Bay.</i>		brls.	lbs.	brls.	lbs.	brls.	lbs.	lbs.	lbs.
1	Byng Inlet.....	9		1,750	124,201	225	17,120	15,065	31,048
2	Parry Sound.....			20	249,328	27	244,926	5,440	13,079
3	Waubauskene.....	10	1,500	1,000	2,300	4	2,400	19,675	6,300
4	Penetanguishene.....	250	3,450	15	10,200	38	16,400	325	75
5	Collingwood.....		21,535		16,479		102,204		
6	Meaford (including Owen Sound Bay).....		22,500	1	7,445	1,329	584,671	6	
7	Colpoys Bay to Tobermory.....	23	9,300	50	4,375	1,369	238,222		76
Totals.....		292	58,285	2,836	414,223	2,992	1,205,943	40,511	50,578
Value.....		\$ c. 2,920 00	\$ c. 2,914 25	\$ c. 28,360 00	\$ c. 41,422 80	\$ c. 29,920 00	\$ c. 120,594 30	\$ c. 3,240 88	\$ c. 5,057 80

FISHERIES.

quantity and value of all fishing materials and other fixtures employed in the fishing in the Public Waters of the Georgian Bay.

Fishing material.												Other fixtures used in fishing.				
Seines.			Pound Nets.		Hoop nets.		Dip or Roll Nets.		Night Lines.		Spears		Freezers and Ice Houses.		Piers and Wharves.	
No.	Yards.	Value.	No.	Value.	No.	Value.	No.	Value.	No. Hooks.	Value.	No.	Value.	No.	Value.	No.	Value.
		\$	8	\$ 3,250		\$	\$			\$	\$		\$		\$	
													1,150	5	725	
					34	526							1	700	1	200
													4	165	3	75
									6,500	710			7	370	9	695
									11,400	1,495			3	500	1	200
			8	3,250	34	526			17,900	2,205			19	2,885	19	1,895

during the year 1916 in the Public Waters of the Georgian Bay.

Sturgeon.	Eels.	Perch.	Tullibee.	Catfish.	Carp.	Mixed and coarse fish.	Caviare.	Sturgeon Bladders	Value.
lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	No.	\$ c.
800				50	.....	.....	40	.....	38,446 10
.....		2,808	.....	5,690	16,165	37,890	.....	.....	51,628 50
.....			3,500	.....	20	.....	.....	.....	15,702 40
3,600		2,560	.....	.....	500	12,364	590	.....	6,106 40
.....		105	8,000	.....	.....	2 000	.....	.....	14,831 25
.....			138,234	.....	.....	.....	.....	.....	74,222 33
.....									47,446 34
4,400		5,473	149,734	5,740	16,685	52,254	630	.....	248,383 32
\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
660 00		273 65	8,984 04	459 20	323 70	2,612 70	630 00	.....	248,383 32

ONTARIO

Return of the number of fishermen, tonnage and value of tugs, vessels and boats,
fishing industry during the year 1916,

Number.	District.	Fishing material.											
		Tugs.				Gasoline Launches.				Sail or Row Boats.		Gill-Nets.	
		No.	Ton- nage.	Value.	Men.	No.	Value.	Men.	No.	Value.	Men.	Yards.	Value.
	<i>Lake Huron (Proper).</i>			\$			\$			\$			\$
1	Tobermory to Southampton	7	155	24,500	41	9	3,500	22	17	1,830	31	412,380	30,320
2	Southampton to Pine Point	1	40	3,000	5	2	850	5	1	50	2	71,690	3,050
3	County of Huron	2	52	10,000	11	14	6,875	31	5	1,505	10	155,650	9,345
4	County of Lambton (including River St. Clair)					22	6,835	38	28	1,025	48	.....	.....
	Totals	10	217	37,500	57	47	18,060	96	51	4,410	91	639,630	42,715

Returns of the kinds, quantities and values of fish caught

Number.	District.	Herring, salted.	Herring, fresh.	Whitefish, salted.	Whitefish, fresh.	Trout, salted.	Trout, fresh.	Pike.	Pickered, or Dore.
		brls.	lbs.	brls.	lbs.	brls.	lbs.	lbs.	lbs.
	<i>Lake Huron (Proper).</i>								
1	Tobermory to Southampton	277	48,750	11	15,774	1,023	522,373	400	76
2	Southampton to Pine Point		900			5	101,990		
3	County of Huron		31,680		9,200	1	205,487		18,913
4	County of Lambton (including River St. Clair)		123,459		49,986		41,724	688	196,303
	Totals	277	204,789	11	74,960	1,029	871,474	1,088	215,292
	Values	\$ c. 2,770 00	\$ c. 10,239 45	\$ c. 110 00	\$ c. 7,496 00	\$ c. 10,290 00	\$ c. 87,148 40	\$ c. 87 04	\$ c. 21,529 20

FISHERIES.

the quantity and value of all fishing materials and other fixtures employed in the in the Public Waters of Lake Huron (Proper).

Fishing material.												Other fixtures used in fishing.				
Seines.			Pound nets.		Hoop nets.		Dip or Roll Nets.		Night Lines.		Spears.		Freezers and Ice Houses.		Piers and Wharves.	
No.	Yards.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.
		\$		\$		\$		\$		\$		\$		\$		\$
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5	3,000	.....	.....
.....	.....	.....	8	2,100	.....	.....	.....	.....	.....	.....	.....	.....	2	230	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9	1,235	.....	.....
6	324	340	54	10,100	.....	.....	4	6 50	.....	.....	.....	.....	2	400	1	10
6	324	340	62	18,200	.....	.....	4	6 50	.....	.....	.....	.....	18	4,853	1	10

during the year 1916, in the Public Waters of Lake Huron (Proper).

Sturgeon.	Eels.	Perch.	Tullibee.	Catfish.	Carp.	Mixed and coarse fish.	Caviare.	Sturgeon bladders.	Value.
lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	No.	\$ c.
200	.....	52,050	385,346	.....	.....	4,500	80	.....	95,454 06
.....	.....	500	1,000	.....	.....	500	.....	.....	10,395 00
1,266	.....	86,604	46,334	.....	.....	27,437	68	.....	33,687 99
9,818	3	6,988	.....	106	8,509	53,121	629	6	40,418 88
11,284	3	146,142	432,480	106	8,509	87,558	777	6	179,955 93
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1,692 60	18	7,307 10	25,945 80	8 48	170 18	4,377 90	777 00	3 60	179,957 93

ONTARIO

Return of the number of fishermen, tonnage and value of tugs, vessels and boats, fishing industry during the year 1916,

Number.	District.	Fishing material.											
		Tugs.				Gasoline Launches. Sail or Row Boats.						Gill-Nets.	
		No.	Ton- nage.	Value.	Men.	No.	Value.	Men.	No.	Value.	Men.	Yards.	Value.
	Lake St. Clair.					\$			\$				\$
1	Kent County (including River Thames).....				28	8,185	46	37	2,015	27			
2	Essex County.....				22	4,975	22	51	1,760	101			
3	Detroit River.....				7	2,350	43	35	721	76			
	Totals.....				57	15,510	111	123	4,496	204			

Return of the kinds, quantities and values of fish caught

Number.	District.	Herring, salted.	Herring, fresh.	Whitefish, salted.	Whitefish, fresh.	Trout, salted.	Trout, fresh.	Pike.	Pickerel or Dore.
	<i>Lake St. Clair.</i>	brls.	lbs.	brls.	lbs.	brls.	lbs.	lbs.	lbs.
1	Kent County (including River Thames).....							38,049	12,632
2	Essex County.....		300		45,550			4,900	30,350
3	Detroit River.....				15,650			7,930	7,110
	Totals.....		300		61,200			40,879	49,992
	Values		\$ c. 15 00		\$ c. 6,120 00			\$ c. 3,270 32	\$ c. 4,999 20

FISHERIES.

the quantity and value of all fishing materials and other fixtures employed in the in the Public Waters of Lake St. Clair.

Fishing material.												Other fixtures used in fishing.				
Seines.			Pound nets.		Hoop nets.		Dip or Roll Nets.		Night Lines.		Spears.		Freezers and Ice Houses.		Piers and Wharves.	
No.	Yards.	Value.	No.	Value.	No.	Value.	No.	Value.	No. Hooks.	Value.	No.	Value.	No.	Value.	No.	Value.
		\$		\$		\$		\$		\$		\$		\$		\$
20	4,366	2,070	.....	.....	106	6,050	2	46	700	3	.....	.....	22	4,600	.....	.....
20	4,625	1,785	9	3,000	66	4,150	.....	.....	2,000	190	.....	.....	20	6,250	.....	.....
42	5,300	2,592	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
82	14,191	6,447	9	3,000	172	10,200	2	46	2,700	193	.....	.....	42	10,850	.....	.....

during the year 1916, in the Public Waters of Lake St. Clair.

Sturgeon.	Eels.	Perch.	Tullibee.	Catfish.	Carp.	Mixed and coarse fish.	Caviare.	Sturgeon bladders.	Value.
lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	No.	\$ c.
200		70,380	.....	37,576	219,423	131,761	.....	.....	21,038 71
18,700		43,250	.....	19,375	148,650	111,600	490	.....	23,547 50
.....		2,535	.....	.....	238,700	32,550	.....	.....	9,438 65
18,900		116,165	.....	56,951	606,773	273,911	490	.....	54,024 86
\$ c.	\$ c.	\$ c.	.....	\$ c.	\$ c.	\$ c.	\$ c.	.....	\$ c.
2,635 00		5,808 25	.....	4,556 08	12,135 46	13,795 55	490 00	.....	54,024 86

ONTARIO

Return of the number of fishermen, tonnage and value of tugs, vessels and boats, the fishing industry during the year 1916,

Number.	District.	Fishing material.											
		Tugs				Gasoline Launches.			Sail or Row Boats.			Gill-Neis.	
		No.	Ton- nage.	Value	Men.	No.	Value	Men.	No.	Value.	Men.	Yards.	Value.
Lake Erie.													
				\$			\$			\$			\$
1	Peelee Island.....	4	138	24,000	26	8	3,700	25	16	565	25	101,000	14,535
2	Essex County.....	1	37	8,000	9	44	27,050	92	26	990	7	26,000	1,975
3	Kent County, West.....	2	47	9,000	13	32	18,000	67	15	1,485	4	50,000	6,500
4	Kent County, East.....					24	10,025	79	6	1,005	1		
5	Elgin County, West.....	2	64	5,400	12	17	7,675	58	5	935		74,400	7,700
6	Elgin County, East.....	20	688	126,500	68	3	2,250	11				684,505	88,750
7	Norfolk County.....	7	353	49,080	76	15	7,510	28	66	12,210	145	404,700	23,695
8	Haldimand County (to and including the Grand River).....	6	128	30,000	32	18	9,450	36	25	545	18	151,200	10,235
9	Port Maitland to Port Colborne.....	3	44	7,000	8	4	2,000	18	5	1,200		40,000	5,460
10	Port Colborne to Niagara Falls.....								26	755	28	14,200	570
	Totals.....	45	1,504	258,980	244	165	87,660	414	190	19,690	228	1,546,005	164,420

Return of the kinds, quantities and values of fish caught

Number.	District.	Herring, salted.	Herring, fresh.	Whitefish, salted.	Whitefish fresh.	Trout, salted.	Trout, fresh.	Pike.	Pickerei, or Dore.
	Lake Erie.	brls.	lbs.	brls.	lbs.	brls.	lbs.	lbs.	lbs.
1	Pelée Island.....	10	195,300	.....	80,267	.....	.....	5	40,211
2	Essex County.....	.....	96,045	.....	300,688	.....	.....	4,431	163,868
3	Kent County, West.....	.....	479,087	.....	48,005	.....	.....	.....	94,823
4	Kent County, East.....	.....	214,155	.....	35,899	.....	.....	18	44,385
5	Elgin County, West.....	.....	391,409	.....	46,483	.....	.....	537	33,004
6	Elgin County, East.....	.....	1,615,516	.....	168,410	.....	116	289,369	167,272
7	Norfolk County.....	.....	1,225,046	.....	192,358	.....	1,524	60,270	28,649
8	Haldimand County (to and including the Grand River).....	.....	845,225	.....	189,474	.....	1,797	30	18,189
9	Port Maitland to Port Colborne.....	.....	148,326	.....	24,501	.....	277	82,297	8,771
10	Port Colborne to Niagara Falls.....	.....	422	.....	.....	.....	.....	.....	.....
	Totals.....	10	5,210,531	.....	1,086,085	.....	3,714	437,007	599,152
	Values.....	\$ c. 100 00	\$ c. 260,526 55	\$ c. 108,608 50	\$ c. 108,608 50	\$ c. 371 40	\$ c. 371 40	\$ c. 34,960 56	\$ c. 59,915 20

FISHERIES.

quantity and value of all fishing materials and other fixtures employed in the in the Public Waters of Lake Erie.

Fishing material.												Other fixtures used in fishing.				
Seines.			Pound Nets.		Hoop Nets.		Dip or Roll Nets.		Night Lines.		Spears.		Freezers and Ice Houses.		Piers and Wharves.	
No.	Yards.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.
		\$		\$		\$		\$		\$		\$		\$		\$
1	133	25	26	5,550					1,200	24			3	9,200	3	5,700
6	1,390	455	198	106,400	2	50							16	15,450	3	350
2	150	60	115	59,250									23	30,550	13	4,725
5	2,000	900	79	41,000									22	25,800	7	1,600
			86	39,800									11	8,500	10	10,950
			28	18,500			4	40	200	6			8	7,550	12	3,550
34	13,250	6,495	48	19,800	6	100							28	31,575	12	2,900
4	294	120	44	17,800			7	37					10	4,200	7	1,300
			14	5,000									5	1,800	4	250
2	80	33							8,650	93						
54	17,297	8,088	638	313,100	8	150	11	77	10,050	123			126	134,625	71	31,325

during the year 1916, in the Public Waters of Lake Erie.

Sturgeon.	Eels.	Perch.	Tullibee.	Catfish.	Carp.	Mixed and coarse fish.	Caviare.	Sturgeon Bladders.	Pickarel (Blue).	Value.
lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	No.	lbs.	\$ c.
15,295		104,449	.....	3,738	5,752	72,582	685	.....	137,567	17,914 78
9,288		126,435	35	4,887	161,808	447,591	593	.....	348,031	120,732 90
3,442		120,310	.....	8	3,011	146,837	143	.....	379,598	90,274 46
1,066		84,179	.....	257	45,494	44,404	23	.....	194,663	45,746 33
949		78,803	.....	938	209	62,170	21	.....	329,026	67,760 43
710		99,776	.....	8,678	699	72,748	10	.....	247,314	171,687 44
8,342		112,815	23,800	4,186	516,696	102,302	786	14	520,581	165,283 95
16,323		33,375	.....	188	43,951	92,272	576	200	337,761	107,306 61
2,715		7,543	.....	.....	316	19,136	172	.....	25,100	21,784 48
9,492		1,471	.....	.....	4,450	21,175	407	20	19,285	5,013 70
67,642		769,156	23,835	22,880	782,296	1,081,217	3,418	234	2,538,926	843,505 08
\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
10,146 30		38,457 80	1,430 10	1,830 40	15,645 92	54,060 85	3,418 50	140 40	253,892 60	843,505 08

ONTARIO

Return of the number of fishermen, tonnage and value of tugs, vessels and boats fishing industry during the year 1916,

Number.	District.	Fishing material.											
		Tugs.				Gasoline Launches.			Sail or Row Boats.			Gill-Nets.	
		No.	Ton- nage.	Value.	Men.	No.	Value.	Men.	No.	Value.	Men.	Yards.	Value.
	<i>Lake Ontario.</i>			\$		\$		\$		\$			
1	Lincoln County.....				22	14,300	42	11	555	13	102,565	6,082	
2	Wentworth County.				8	3,500	18	8	325	12	52,000	4,800	
3	Halton County.....				19	5,825	38	1	75	2	103,000	5,700	
4	Peel County.....				3	1,000	5				16,600	1,267	
5	York County.....				8	3,025	16	5	275	8	32,100	2,978	
6	Ontario County.....				1	150	2	1	50	2	5,000	400	
7	Durham County	1	20	6,000	5	3,105	4	3	130	3	51,000	2,755	
8	Northumberland County.....				13	4,975	26	25	1,205	41	63,400	3,470	
9	Prince Edward County.				56	14,375	103	77	2,125	134	319,700	16,990	
10	Bay of Quinte (Proper).....				10	850	20	122	6,145	207	65,500	6,170	
11	Bay of Quinte (Eastern Channel).				12	2,450	22	25	925	36	90,200	4,825	
12	Wolfe Island and Vicinity)				10	2,260	21	20	470	28	21,500	800	
	Totals	1	20	6,000	5	53,760	317	298	12,280	486	925,565	51,437	

Return of the kinds, quantities and values of fish caught

Number.	District.	Herring, salted.	Herring, fresh.	Whitefish salted.	Whitefish, fresh.	Trout, salted.	Trout, fresh.	Pike.	Pickarel or Dore.
		brls.	lbs.	brls.	lbs.	brls.	lbs.	lbs.	lbs.
	<i>Lake Ontario.</i>								
1	Lincoln County.....		596,528		34,350		12,900	600	8,300
2	Wentworth County.....		181,341		39,200		7,400		520
3	Halton County.....		329,560		11,600		15,900		
4	Peel County.....		25,901		4,948		16,020		
5	York County.....		12,759		26,270		6,269		
6	Ontario County.....		300		11,000		1,216	150	
7	Durham County.....		1,400		55,393		5,887	310	
8	Northumberland County.....	12	51,369		143,835		97,548	70,422	
9	Prince Edward County.....	41	119,024	2	397,306	900	132,623	25,063	
10	Bay of Quinte (Proper).....	1	271,892	602	264,503	50	50	162,936	26,552
11	Bay of Quinte (Eastern Channel).	$\frac{1}{2}$	20,376	3	136,619		46,104	2,433	3,331
12	Wolfe Island and Vicinity.....	1	100	3	5,590	12	5,850	21,516	1,300
	Totals.....	55 $\frac{1}{2}$	1,610,490	610	1,130,614	962	347,767	283,430	40,003
	Values.....	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
		555 00	80,524 50	6,100 00	113,061 40	9,620 00	34,776 70	22,674 40	4,000 30

FISHERIES.

the quantity and value of all fishing materials and other fixtures employed in the in the Public Waters of Lake Ontario.

Fishing material.												Other fixtures used in fishing.				
Seines.			Pound nets.		Hoop nets.		Dip or Roll nets.		Night Lines.		Spears.		Freezers and Ice Houses.		Piers and Wharves.	
No.	Yards.	Value.	No.	Value.	No.	Value.	No.	Value.	No. Hooks.	Value.	No.	Value.	No.	Value.	No.	Value.
		\$		\$		\$		\$		\$		\$		\$		\$
2	600	200					2	300	2,300	16 40	42	65	44	1,020		
1	200	65											20	1,785		
5	800	314											2	200		
													1	25	1	25
					50	1,245							20	1,385	3	24
					107	2,586			1,100	80 00						
					377	4,955			2,400	40 25			2	200	11	300
1	7	15			8	200			1,450	74 50			2	400	1	50
4	77	135			80	1,545			1,800	60 00			7	825	8	1,000
13	1,684	729			622	10,531	2	300	8,950	271 15	42	65	98	5,840	24	1,840

during the year 1916, in the Public Waters of Lake Ontario.

Sturgeon.	Eels.	Perch.	Tullibee.	Catfish.	Carp.	Mixed and coarse fish.	Caviare.	Sturgeon Bladders.	Herring. Smoked.	Value.
lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	No.	lbs.	\$ c.
2,432	300	4,500		1,200		17,050	138			37,123 70
		1,875		25	29,200	15,230				15,230 30
					5,000	5,000				19,575 00
						150				3,399 35
	20	200			170,650	3,057				7,468 90
										1,248 60
					7	3,250				6,385 41
	9,606	16,715	2,428	32,080	8,400	109,880				41,796 70
	15,534	8,010	1,355	45,366	11,800	146,500				82,977 26
	93,825	110,794		182,745	34,580	287,714				103,136 08
	8,810	3,217		1,900	700	15,050				21,461 79
	14,730	21,527		38,677	7,615	34,898	400			10,609 29
3,082	142,825	166,838	3,683	301,923	267,952	628,779	538			350,402 41
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
462 30	8,569 50	8,341 90	220 98	24,159 44	5,359 04	31,438 95	538 00			350,402 41

ONTARIO

Return of the number of fishermen, tonnage and value of tugs, vessels and boats fishing industry during the year

Number.	District.	Fishing material.											
		Tugs.				Gasoline Launches.			Sail or Row Boats.			Gill Nets.	
		No.	Ton- nage.	Value.	Men.	No.	Value.	Men.	No.	Value.	Men.	Yards.	Value.
Inland Waters.													
1	Frontenac County			\$		4	850	6	54	\$ 1,221	59	510	\$ c. 99
2	Lanark and Leeds Counties.....					67	12,030	83	36	634	61	.....	.....
3	Carleton, Russell, Grenville and Prescott Counties.....					3	900	4	21	325	28	1,100	59
4	Peterboro, Victoria and Stormont Counties					7	1,400	7	17	263	16	.....	.....
5	Lake Simcoe					4	2,950	4	17	720	11	.....	.....
6	Nipissing and Timiskaming Dis- tricts.....					11	3,600	20	11	505	16	15,460	1,863
	Totals.....					96	21,730	124	156	3,678	191	17,070	2,021

Return of the kinds, quantities and values of fish caught

Number	District.	Herring, salted.	Herring, fresh.	Whitefish, salted.	Whitefish, fresh.	Trout, salted.	Trout, fresh.	Pike.	Pickered or Dore.
	<i>Inland Waters.</i>	brls.	lbs.	brls.	lbs.	brls.	lbs.	lbs.	lbs.
1	Frontenac County.....				13,439			16,203	
2	Lanark and Leeds Counties.....							13,419	
3	Carleton, Russell, Grenville and Prescott Counties.....							4,015	2,000
4	Peterboro, Victoria and Stormont Counties								
5	Lake Simcoe		448		7,120		18,079		4,148
6	Nipissing and Timiskaming Districts.....	1	4,526	1	19,993		2,551	30,123	37,429
	Totals.....	1	4,974	1	40,552		20,630	63,760	43,577
	Values	\$ c. 10 00	\$ c. 248 70	\$ c. 10 00	\$ c. 4,055 20		\$ c. 2,063 00	\$ c. 5,100 80	\$ c. 4,357 70

FISHERIES.

the quantity and value of all fishing materials and other fixtures employed in the 1916, in the Public Inland Waters.

Fishing material.														Other fixtures used in fishing.			
Seines.			Pound nets.		Hoop nets.		Dip or Roll Nets.		Night Lines.		Spears.		Freezers and Ice Houses.		Piers and Wharves.		
No.	Yards.	Value.	No.	Value.	No.	Value.	No.	Value.	No. Hooks.	Value.	No.	Value.	No.	Value.	No.	Value.	
8	97	\$ 104	.....	\$	86	\$ c. 2,025	.....	\$	200	\$ c. 2 50	.....	\$	2	\$ 325	1	\$ 25	
6	140	85	.....		260	5,167	.....		8,400	226 00	.....		3	300	.....	.....	
.....	.....	.....	.....	.....	12	265	20	40 75	1,900	72 00	.....	.....	1	40	.....	.....	
5	50	49	.....	.....	2	30	3	10	7,800	182 00	.....	.....	.....	.....	.....	.....	
4	1,600	720	.....	.....	.....	.....	.....	.....	1,800	35 00	168	550 85	1	600	4	400	
.....	.....	.....	9	1,180	3	75	.....	.....	.....	.....	.....	.....	8	2,080	5	415	
23	1,887	958	9	1,180	363	7,562	23	50 75	20,100	517 50	168	550 85	15	3,345	10	840	

during the year 1916, in the Public Inland Waters.

Sturgeon.	Eels.	Perch.	Tullibee.	Outish.	Carp.	Mixed and coarse fish.	Caviare.	Sturgeon Bladders.	Value.
lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	No.	\$ c.
7,682	3,288	1,710	...	48,338	450	86,012	...	...	11,099 56
...	16,904	11,994	...	100,535	2,423	169,971	...	...	20,429 57
575	1,655	3,125	...	2,200	1,568	22,550	...	...	2,197 86
8,450	1,425	...	...	...	...	16,284	135	...	2,302 20
...	...	11,490	...	...	148,924	40,665	...	...	8,543 33
...	50	312	2,108	3,400	...	23,452	...	...	10,243 12
16,707	23,322	28,631	2,108	154,473	153,365	358,934	135	...	54,815 64
\$ c. 2,506 05	\$ c. 1,399 32	\$ c. 1,431 55	\$ c. 126 48	\$ c. 12,357 84	\$ c. 3,067 30	\$ c. 17,946 70	\$ c. 135 00	\$ c.	\$ c. 54,815 64

ONTARIO

Recapitulation of the number of fishermen, tonnage and value of tugs, vessels and boats. industry during

Fishing material.													
Number	District.	Tugs.			Gasoline Launches. Sail or Row Boats.						Gill-Nets.		
		No.	Ton- nage.	Value.	Men.	No.	Value.	Men.	No.	Value.	Men.	Yards.	Value.
			\$			\$			\$			\$	c.
1	Kenora & Rainy River Dist.	3	54	6,000	8	65	25,005	121	58	2,275	76	110,000	12,545 00
2	Lake Superior.....	19	363	55,050	95	21	9,400	46	80	5,210	113	880,540	46,949 00
3	Lake Huron (North Channel)	21	490	92,000	107	38	16,825	79	59	3,515	85	988,070	73,203 00
4	Georgian Bay.....	15	297	57,000	75	61	23,840	130	63	7,805	89	1,067,430	55,309 65
5	Lake Huron (Proper).....	10	217	37,500	57	47	18,060	96	51	4,410	91	639,630	42,715 00
6	Lake St. Clair, etc.....	.....	.....	.....	.....	57	15,510	111	123	4,496	204	.....	.....
7	Lake Erie.....	45	1,504	258,980	244	165	87,660	414	190	19,690	228	1,546,095	194,420 00
8	Lake Ontario.....	1	20	6,000	5	165	53,769	317	298	12,280	486	925,565	51,437 00
9	Inland Waters.....	.....	.....	.....	.....	96	21,730	124	156	3,678	191	17,070	2,021 00
Totals.....		114	2,975	512,530	591	715	271,590	1,438	1078	63,389	1,563	6,174,310	448,599 65

Recapitulation of the kinds, quantities and values

Number	District.	Herring, salted.		Herring, fresh.		Whitefish, salted.		Whitefish, fresh.		Trout, salted.		Trout, fresh.		Pike.		Pickarel or Dore.	
		brls.	lbs.	brls.	lbs.	brls.	lbs.	brls.	lbs.	brls.	lbs.	brls.	lbs.	brls.	lbs.	brls.	lbs.
1	Kenora and Rainy River Districts.....			3	685,140	4	74,616										
2	Lake Superior.....	805½	3,127,015	22	464,941	136½	1,501,719										
3	Lake Huron (North Channel).....	36	27,744	1,058	751,081	1,991	1,651,563										
4	Georgian Bay.....	292	58,285	2,836	414,228	2,992	1,205,943										
5	Lake Huron (Proper).....	277	204,789	11	74,960	1,029	871,484										
6	Lake St. Clair, etc.....		300		61,200												
7	Lake Erie.....	10	5,210,531		1,086,085		3,714										
8	Lake Ontario.....	55½	1,610,490	610	1,130,614	962	347,767										
9	Inland Waters.....	1	4,974	1	40,552		20,630										
	Totals.....	1,477	10,244,128	4,541	4,708,801	7,114½	5,677,436							1,483,631	2,002,937		
	Values.....	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
		14,770 00	512,206 40	45,410 00	470,880 10	71,145 00	567,743 60							118,690 48	200,293 70		

FISHERIES.

the quantity and value of all fishing materials and other fixtures employed in the fishing the year 1916.

Fishing material.													Other fixtures used in fishing.			
Seines.			Pound nets.		Hoop nets.		Dip or Roll nets.		Night Lines.		Spears.		Freezers and Ice Houses.		Piers and Wharves.	
No.	Yards.	Value.	No.	Value.	No.	Value.	No.	Value.	No. Hooks.	Value.	No.	Value.	No.	Value.	No.	Value.
		\$		\$		\$		\$ c.		\$ c.		\$ c.		\$		\$
.....			46	11,850	8	525	.....		.....		.....		50	14,755	44	5,040
.....			61	14,900	1	20	.....		.....		.....		34	14,925	16	5,640
.....			130	53,050	.....		.....		1,300	78 00	.....		24	6,850	22	13,300
.....			8	3,250	34	526	.....		17,900	2,205 00	.....		19	2,885	19	1,895
6	324	340	62	18,200	.....		4	6 50	.....		.....		18	4,855	1	10
82	14,191	6,447	9	3,000	172	10,200	2	46 00	.....	2,700	193 00	.....	42	10,850	.....	
54	17,297	8,088	638	343,100	8	150	11	77 00	.....	10,050	123 00	.....	126	134,625	71	31,325
13	1,681	729	.....		622	10,531	2	300 00	.....	8,950	271 15	42	65 00	98	5,840	24
23	1,887	958	9	1,180	363	7,562	23	50 75	.....	20,100	517 50	168	550 85	15	3,345	10
178	35,383	16,562	963	421,530	1208	29,514	42	480 25	.....	61,000	3,387 65	210	615 85	426	198,930	207
																59,890

of fish caught during the year 1916.

Sturgeon.	Eels.	Perch.	Tullibee.	Catfish.	Carp.	Mixed and coarse fish.	Caviare.	Sturgeon Bladders.	Pickered (Blue)	Value.
lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	No.	lbs.	\$ c.
8,610	.....	7,757	138,566	.....	12,000	363,823	940	.....	.....	210,328 60
3,307	.....	255	2,408	40	.....	219,772	40	.....	.....	386,796 81
13,588	.....	18,099	66,910	527	10,243	236,345	239	.....	.....	330,780 78
4,400	.....	5,473	149,731	5,740	16,685	52,254	630	.....	.....	248,383 32
11,284	3	146,112	432,480	106	8,509	87,558	777	6	.....	179,955 93
18,900	.....	116,165	.....	56,951	606,773	275,911	490	.....	.....	54,024 86
67,642	.....	769,156	23,835	22,880	782,296	1,081,217	3,418½	234	2,538,926	843,505 08
3,082	142,825	166,838	3,643	301,993	267,952	623,779	538	.....	.....	350,402 41
16,707	23,322	28,631	2,108	154,473	153,365	358,931	135	.....	.....	54,815 64
147,526	166,150	1,958,516	819,724	542,710	1,857,823	3,436,593	7,207½	240	2,538,926	2,658,993 43
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
22,128 90	9,969 00	62,925 80	49,183 44	43,416 80	37,156 46	171,829 65	7,207 50	114 00	253,892 60	2,658,993 43

Comparative Statement of yield for 1915-16, according to Districts.

	1915.	1916.	Increase.	Decrease.
Kenora and Rainy River Districts:				
Herring	bbls.			
Herring	lbs.			
Whitefish	bbls.	3	3	
Whitefish	lbs.	1,349,624	685,140	664,484
Trout	bbls.		4	
Trout	lbs.	92,753	74,616	18,137
Pike	"	1,221,942	508,488	713,454
Pickrel (Dore)	"	1,163,735	641,386	522,349
Sturgeon	"	85,639	8,616	77,023
Eels	"	59,554		59,554
Perch	"	7,975	7,757	218
Tullibee	"	262,110	138,566	123,544
Catfish	"	118,630		118,630
Carp	"	190,320	12,000	178,320
Mixed and Coarse Fish	"	81,480	365,823	284,343
Caviare	"	1,700	940	760
Sturgeon Bladders	No.	121		121
Lake Superior:				
Herring	bbls.	2,234½	805½	1,429
Herring	lbs.	2,776,900	3,127,015	350,115
Whitefish	bbls.	690	22	668
Whitefish	lbs.	841,980	464,941	377,039
Trout	bbls.	9,896½	136½	9,760
Trout	lbs.	1,645,278	1,501,719	143,559
Pike	"	70,876	24,771	46,105
Pickrel (Dore)	"	179,961	89,733	90,228
Sturgeon	"	16,048	3,307	12,741
Eels	"			
Perch	"	300	255	45
Tullibee	"	8,914	2,408	6,506
Catfish	"		40	40
Carp	"	1,400		1,400
Mixed and Coarse Fish	"	157,068	249,772	92,704
Caviare	"	16	40	24
Lake Huron, North Channel:				
Herring	bbls.	138	36	102
Herring	lbs.	39,380	27,744	11,636
Whitefish	bbls.	103	1,058	955
Whitefish	lbs.	656,459	751,081	94,622
Trout	bbls.	179	1,991	1,812
Trout	lbs.	1,725,232	1,651,563	73,669
Pike	"	101,836	83,697	18,139
Pickrel (Dore)	"	332,602	273,224	59,378
Sturgeon	"	27,475	13,588	13,887
Eels	"			
Perch	"	16,183	18,099	1,916
Tullibee	"	52,394	66,910	14,516
Catfish	"	1,396	527	869
Carp	"	5	10,243	10,238
Mixed and Coarse Fish	"	425,518	336,345	89,173
Caviare	"	427	239	188
Sturgeon Bladders	No.	248		248
Georgian Bay:				
Herring	bbls.	461	292	169
Herring	lbs.	99,069	58,285	40,784
Whitefish	bbls.	1,330	2,836	1,506
Whitefish	lbs.	392,425	414,228	21,803
Trout	bbls.	3,662	2,992	670

Comparative Statement of yield for 1915-16, according to Districts—Continued.

	1915.	1916.	Increase.	Decrease
Georgian Bay—Continued:				
Trout lbs.	1,388,289	1,205,943		182,346
Pike "	78,383	40,511		37,872
Pickrel (Dore) "	85,378	50,578		34,800
Sturgeon "	6,128	4,400		1,728
Eels "				
Perch "	11,017	5,473		5,544
Tullibee "	43,014	149,734	106,720	
Catfish "	8,675	5,740		2,935
Carp "	15,550	16,685	1,135	
Mixed and Coarse Fish "	45,504	52,254	6,750	
Caviare "	905	630		275
Lake Huron (proper):				
Herring bbls.	405	277		128
Herring lbs.	221,871	204,789		17,082
Whitefish bbls.	25	11		14
Whitefish lbs.	51,859	74,960	23,101	
Trout bbls.	987	1,029	42	
Trout lbs.	787,617	871,484	83,867	
Pike "	209	1,088	879	
Pickrel (Dore) "	167,983	215,292	47,309	
Sturgeon "	12,606	11,284		1,322
Eels "		3	3	
Perch "	161,658	146,142		15,516
Tullibee "	269,849	432,480	162,631	
Catfish "	16	106	90	
Carp "	11,014	8,509		2,505
Mixed and Coarse Fish "	80,817	87,558	6,741	
Caviare "	982	777		205
Sturgeon Bladders No.	13	6		7
Lake St. Clair and Detroit River:				
Herring bbls.				
Herring lbs.		300	300	
Whitefish bbls.	200			200
Whitefish lbs.	43,700	61,200	17,500	
Trout "				
Trout lbs.				
Pike "	54,643	40,879		13,764
Pickrel (Dore) "	37,389	49,992	12,603	
Sturgeon "	34,115	18,900		15,215
Eels "				
Perch "	112,616	116,165	3,549	
Tullibee "				
Catfish "	66,268	56,951		9,317
Carp "	663,570	606,773		56,797
Mixed and Coarse Fish "	383,621	275,911		107,710
Caviare "	1,067	490		577
Lake Erie:				
Herring bbls.		10	10	
Herring lbs.	5,573,688	5,210,531		363,157
Whitefish bbls.				
Whitefish lbs.	1,832,243	1,086,085		746,158
Trout bbls.				
Trout lbs.	2,383	3,714	1,331	
Pike "	630,450	437,007		193,443
Pickrel (Dore) "	607,710	599,152		8,558
Sturgeon "	56,315	67,642	11,327	
Eels "				
Perch "	1,042,091	769,156		272,935

Comparative Statement of yield for 1915-16, according to Districts—Continued.

	1915.	1916.	Increase.	Decrease.
Lake Erie.—Continued:				
Tullibee lbs.....	21,100	23,835	2,735	
Catfish "	38,436	22,880		15,556
Carp "	904,880	782,296		122,584
Mixed and Coarse Fish "	948,558	1,081,217	132,659	
Caviare "	2,861½	3,418½	557½	
Sturgeon Bladders No.....	1,219	234		985
Pickereel (Blue) lbs.....	4,882,312	2,538,926		2,343,386
Lake Ontario:				
Herring bbls.....	95½	55½		40½
Herring lbs.....	1,706,391	1,610,490		95,901
Whitefish bbls.....	40	610	570	
Whitefish lbs.....	809,618	1,130,614	320,996	
Trout bbls.....	23	962	939	
Trout lbs.....	550,769	347,767		203,002
Pike "	336,988	283,430		53,558
Pickereel (Dore) "	85,965	40,003		45,962
Sturgeon "	1,521	3,082	1,561	
Eels "	219,703	142,825		76,878
Perch "	119,310	166,838	47,528	
Tullibee "		3,683	3,683	
Catfish "	267,698	301,993	34,295	
Carp "	112,518	267,952	115,434	
Mixed and Coarse Fish "	438,684	628,779	190,095	
Caviare "		538	538	
Herring, smoked "	75,800			75,800
Inland Waters:				
Herring bbls.....		1	1	
Herring lbs.....	2,336	4,974	2,638	
Whitefish bbls.....		1	1	
Whitefish lbs.....	15,711	40,552	24,841	
Trout bbls.....				
Trout lbs.....	33,847	20,630		13,217
Pike "	59,085	63,760	4,675	
Pickereel (Dore) "	11,045	43,577	32,532	
Sturgeon "	11,615	16,707	5,092	
Eels "	33,266	23,322		9,944
Perch "	19,170	28,631	9,461	
Tullibee "	5,600	2,108		3,492
Catfish "	166,370	154,473		11,897
Carp "	118,840	153,365	34,525	
Mixed and Coarse Fish "	445,015	358,934		86,081
Caviare "	22	135	113	
Sturgeon Bladders No.....	3			3

Statement of the yield and value of the Fisheries of the Province for the year 1916.

Kinds of Fish.	Quantity.	Price.	Value.
		\$ c.	\$ c.
Herring bbls....	1,477	10 00	14,770 00
Herring lbs....	10,244,128	05	512,206 40
Whitefish bbls....	4,541	10 00	45,410 00
Whitefish lbs....	4,708,801	10	470,880 10
Trout bbls....	7,114½	10 00	71,145 00
Trout lbs....	5,677,436	10	567,743 60
Pike“.....	1,483,631	08	118,690 48
Pickrel (Dore)“.....	2,002,937	10	200,293 70
Sturgeon“.....	147,526	15	22,128 90
Eels“.....	166,150	06	9,969 00
Perch“.....	1,258,516	05	62,925 80
Tullibee“.....	819,724	06	49,183 44
Catfish“.....	542,710	08	43,416 80
Carp“.....	1,857,823	05	37,156 46
Mixed and Coarse Fish“.....	3,436,593	05	171,829 65
Caviare“.....	7,207½	1 00	7,207 50
Sturgeon Bladders No....	240	60	144 00
Pickrel (blue) lbs....	2,538,926	10	253,892 60
Total			2,658,993 43

Comparative Statement of the yield of the Fisheries of the Province.

	1915	1916	Increase.	Decrease.
Herring bbls....	3,334½	1,477		1,857½
Herring lbs....	10,419,635	10,244,128		175,507
Whitefish bbls....	2,388	4,541	2,153	
Whitefish lbs....	5,993,619	4,708,801		1,284,818
Trout bbls....	14,747½	7,114½		7,633
Trout lbs....	6,226,168	5,677,436		548,732
Pike“.....	2,584,412	1,483,631		1,100,781
Pickrel (Dore)“.....	2,671,768	2,002,937		668,831
Sturgeon“.....	251,462	147,526		103,936
Eels“.....	312,523	166,150		146,373
Perch“.....	1,490,320	1,258,516		231,804
Tullibee“.....	662,981	819,724	156,743	
Catfish“.....	667,489	542,710		124,779
Carp“.....	2,018,097	1,857,823		160,274
Mixed and Coarse Fish“.....	3,006,265	3,436,593	430,328	
Caviare“.....	7,980½	7,207½		772½
Sturgeon Bladders No....	1,604	240		1,364
Pickrel (Blue) lbs....	4,882,312	2,538,926		2,343,386
Herring, Smoked	75,800			75,800
Total Barrels	20,469¾	13,132½		
Total Pounds	41,270,831½	34,892,108½		
Total, Decrease of Barrels...1916				7,337½
Total Decrease of Pounds...1916				6,378,723¾

Value of Ontario Fisheries from 1870 to 1916, inclusive.

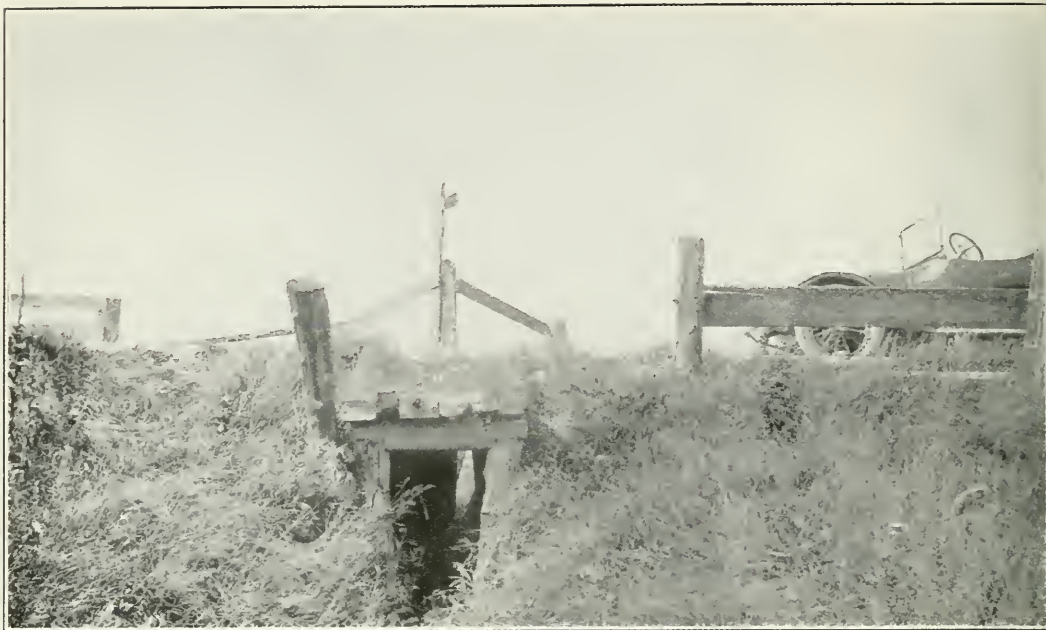
Years.	Value.	Years.	Value.
	\$		\$ c.
		<i>Brought forward</i>	23,116,692 00
1870.....	264,982	1894.....	1,659,968 00
1871.....	193,524	1895.....	1,584,473 00
1872.....	267,633	1896.....	1,605,674 00
1873.....	293,091	1897.....	1,289,822 00
1874.....	446,267	1898.....	1,433,631 00
1875.....	453,194	1899.....	1,477,815 00
1876.....	437,229	1900.....	1,333,293 00
1877.....	438,223	1901.....	1,428,078 00
1878.....	348,122	1902.....	1,265,705 00
1879.....	367,133	1903.....	1,535,144 00
1880.....	444,491	1904.....	1,793,524 00
1881.....	509,903	1905.....	1,708,963 00
1882.....	825,457	1906.....	1,734,865 00
1883.....	1,027,033	1907.....	1,935,024 90
1884.....	1,133,724	1908.....	2,100,078 63
1885.....	1,342,692	1909.....	2,237,544 41
1886.....	1,435,998	1910.....	2,348,269 57
1887.....	1,531,850	1911.....	2,419,178 21
1888.....	1,839,869	1912.....	2,842,877 09
1889.....	1,963,123	1913.....	2,674,686 76
1890.....	2,009,637	1914.....	2,755,293 11
1891.....	1,806,389	1915.....	3,341,181 41
1892.....	2,042,198	1916.....	2,658,993 43
1893.....	1,694,930		
<i>Carried forward</i> ...	23,116,692	<i>Total</i>	68,280,479 52

STATEMENT

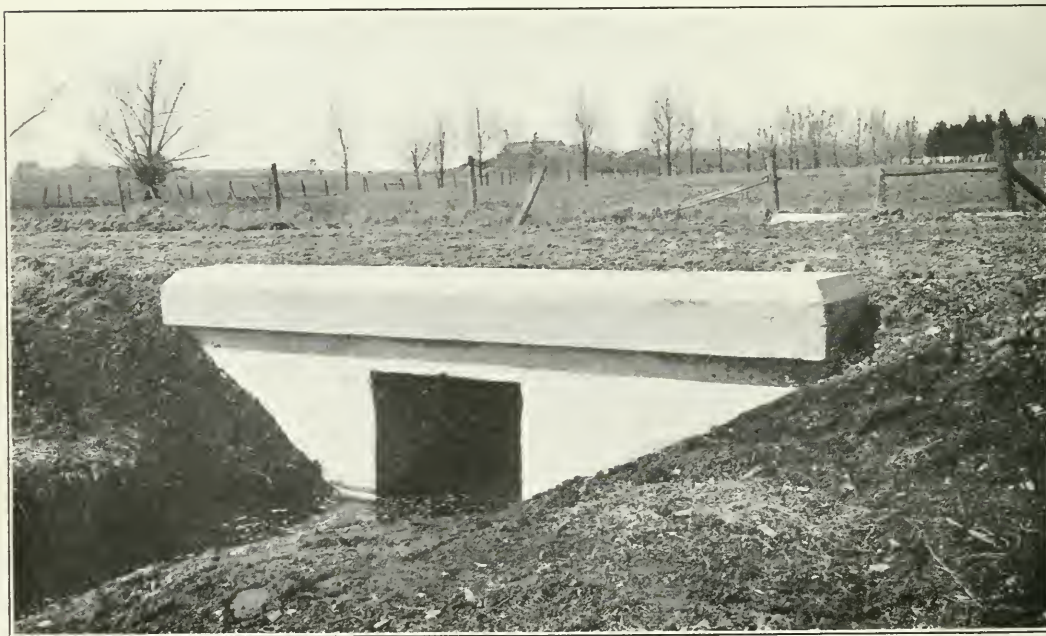
of the number and value of the Tugs, Gasoline, Sail or Row Boats, Nets, Spears, etc.,
used in the Fishing Industry of the Province of Ontario, during the year 1916.

	Number.	Value.
		\$ c.
Tugs, (2,975 tons)	114	512,530 00
Gasoline Launches	715	271,590 00
Sail or Row Boats	1,078	63,389 00
Gill Nets	6,174,310 yards.	448,599 65
Seines (35,383 yds.)	178	16,562 00
Pound Nets	963	421,530 00
Hoop Nets	1,208	29,514 00
Dip and Roll Nets	42	480 25
Baited Hooks	61,000	3,387 65
Spears	210	615 85
Freezers and Ice Houses	426	198,930 00
Piers and Wharves	207	59,890 00
<i>Total</i>		2,027,018 40

Number of men employed on Tugs	591
Number of men employed on Gasoline Launches	1,438
Number of men employed on Sail or Row Boats	1,563
	3,592



THE OLD.
Culvert on the Provincial Highway in Pickering Township.



THE NEW.
Replacing the old culvert on the Provincial Highway.

ANNUAL REPORT

OF THE

Department of Public Highways

ONTARIO

1917

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

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1918

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To His Honour SIR JOHN STRATHEARN HENDRIE, K.C.M.G., C.V.O., a Colonel
in the Militia of Canada, etc., etc.

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

I herewith beg to present for your consideration the annual report of the
Department of Public Highways, relating to Highway Improvement in the Pro-
vince of Ontario.

Respectfully submitted,

F. G. MACDIARMID,

Minister of Public Works and Highways.

To the Honourable F. G. MACDIARMID,

Minister of Public Works and Highways.

SIR,—I have the honour to submit the annual report of the Department of Public Highways, having special reference to work carried on by the several counties of Ontario under the *Act to Aid in the Improvement of Public Highways*, and subsidized by the Province. Accompanying this report are a series of appendices with respect to various phases of road and street construction and maintenance, and traffic conditions.

I have the honour to be,

Sir,

Your obedient servant,

W. A. McLEAN,

Deputy Minister of Highways.

Parliament Buildings, Toronto.

February 26th, 1918.

ANNUAL REPORT OF THE Department of Public Highways

W. A. McLean, Deputy Minister

Road improvement was materially affected by war conditions during the year 1917, more especially by the scarcity of labour, high wages, and lack of railway service for the transportation of materials. Financial conditions have not been entirely unfavourable, particularly on the part of the rural municipalities; but road work has been largely restricted to that which could be carried on with expenditure available from revenue, and bond flotations for this purpose have been very limited in number and amounts. Labour has not, in some localities, been obtainable for the proper maintenance of roads already constructed.

Unnecessary labour of all kinds, and unnecessary expenditure should undoubtedly be avoided in time of war, not merely on the part of national and municipal governments, but also by the individual citizen. Acting on this general principle, the Department of Public Highways has not encouraged road construction or expenditure except where dictated by needs of efficiency and economy. It is recognized, however, that the waste of time in transporting goods or in driving over bad roads is very great; that much inefficiency is created by bad roads; and that because of bad roads farm produce is frequently lost or much depreciated by inability to place it on the market. Road construction, rightly applied, is a useful war measure. Reasons of efficiency in transportation render it expedient that certain roads should be built even in war-time; but more important, that others already improved, should be properly maintained.

Road maintenance means very largely that a limited amount of time and effort are expended on the repair and improvement of roads in order that a comparatively great amount of time and energy may be saved in travel and transportation over them; in order that still other traffic which would have to take less economical routes will follow the improved road; and in order that still other traffic which would not exist, may be created and developed. Good roads, desirable as a matter of efficiency in time of peace, are much more necessary in time of war, when economy of men, money and labour is urgent. While the extensive construction of new roads may not be a saving in man-power within the period of the war, the better maintenance of existing roads is undoubtedly a profitable war measure. The strategy of war is largely a problem in roads; and that principle, rightly understood, extends in some degree to the remote points of production throughout the Empire.

The efforts of the Department of Public Highways have been energetically devoted to organization for road development after the war, in order that this important public work may be utilized as far as possible in the adjustment of after-the-war problems. To this end surveys are being made for Provincial work, municipal organization has been encouraged, and it is anticipated that rapid progress will be made at the close of the war in meeting the needs and opportunities of better roads.

Matters of recent importance in relation to roads in Ontario, and deserving of special record include:—

1. The enactment of the Provincial Highways Act, and the creation of a first section of the Provincial Highway, being that portion of the Kingston Road from York County to Port Hope.

2. The adoption of County Road Systems by all but one county in the Province.

3. The completion of an excellent concrete highway between Toronto and Hamilton, a distance of 35.8 miles, under the management of a special commission appointed for that purpose in 1914.

I.

COUNTY ROADS AS A WAR MEASURE

A class of roads which are of special value for efficient transportation are those radiating from cities, towns, and shipping points; for it is on these that traffic accumulates, and their improvement will bring the greatest service to the greatest number. As shown by traffic charts contained in the Annual Report of this Department for 1915, these constitute about 20 per cent. of the roads of the Province, and will carry about 80 per cent. of the traffic. The substantial improvement of such roads, or a portion of them, and their maintenance no doubt falls within the definition of justifiable war measures.

The County Road System, through which Provincial subsidies are given to road improvement, is an important means of classifying the roads, setting apart the more heavily travelled market roads for first attention, and thereby limiting the tendency to dissipate municipal expenditure in disconnected works, and on roads carrying comparatively little traffic. Through this system, machinery can be more readily applied to the work, thereby displacing much of the manual labour and teams otherwise required, and producing better and more economical results.

County road systems not only tend to efficiency and economy under war conditions, but will also play an important part during the period of readjustment following the war, when unemployment may result, unless adequate preparation is made to meet all possible contingencies of industrial and commercial reaction.

New County Road Systems in 1917

A special effort was made during the year to bring the advantages of County Road organization before all counties which had not previously adopted the system, with the result that the necessary by-laws were passed by the Councils of the United Counties of Dundas, Stormont and Glengarry, and the Councils of Essex, Brant, Victoria, Elgin, Kent, Huron, Bruce, Grey, Norfolk, Ontario, Renfrew, Dufferin, Lambton and the United Counties of Northumberland and Durham. Thus only one County Council, that of Peterborough, has not yet adopted a county road system. Out of thirty-seven organized counties, thirty-six have passed the necessary by-laws, under which 9,200 miles of road have been assumed for construction and maintenance, and of which since the passing of the Act, 2,325 miles have been substantially improved to the end of the year 1917.

County Road Construction in 1916

Complete returns of county road work in 1916, upon which subsidies have been paid, show a total outlay of \$955,447.15, of which \$684,501.20 was for

construction and \$273,474.56 was for maintenance; the total amount of the Provincial grant being \$327,663.76. The work included the following:—

Miles of road metalled with broken stone	63.42
Miles of road metalled with gravel	79.66
Total mileage of surfaced road	143.08
Miles of road graded only	41.88
Number of bridges constructed	46
Number of culverts	608

County Road Construction in 1917

Returns of county road work in 1917, upon which subsidies have been paid, show a total outlay of \$1,388,341.87, of which \$1,006,814.80 was for construction, and \$381,527.07 was for maintenance; the total amount of the Provincial grant being \$483,621.32.

The work included the following:—

Miles of road metalled with broken stone	70.41
Miles of road metalled with gravel	79.05
Total mileage of surfaced road	149.46
Miles of road graded only	104.70
Number of bridges constructed	75
Number of culverts	556

Fuller details of the expenditure in each county will be found in Appendices A and B of this report; and in the reports of the inspecting engineers with regard to each county organization.

II.

SUBURBAN ROAD SYSTEMS

The increased carrying capacity and utility of main roads due to the use of motor vehicles for passengers and freight, have greatly increased the direct value to cities of main country roads. The advantages of good roads in relation to national and community development have been generally accepted in the past, but not to the extent which now marks the situation.

The urgency with which cities have desired the improvement of the main roads of the Province has also suggested, in a marked degree, the benefit which such main roads are to urban centres. Recent highway laws of the Province recognize this important principle, and provide organization whereby cities may contribute directly to the construction and maintenance of main roads adjacent to and radiating from them.

The tendency of municipal organization in the past has been to encourage each local municipality in the belief that it should be responsible solely for the roads within its boundaries, as a city, town, village or township; and has failed to recognize sufficiently the community of interest, obligation, and opportunity for betterment involved in county organization. So far has this spirit existed in Ontario that cities of the Province, upon incorporation, have been automatically separated from county organization, thereby becoming relieved from their obliga-

tions with respect to the development of the larger community in which they are located. County organization is a means of uniting the common interests of a series of local municipalities under one body, the County Council. Under these circumstances a readjustment has become necessary, for which purpose "Suburban Road Systems" were authorized under the Ontario Highways Act, thereby seeking to expand the usefulness of the Ontario municipal system by linking up cities with county organization in a slight degree.

Suburban Road Commissions have been organized with respect to the cities of Toronto, Kingston, Guelph, Galt, Kitchener, Hamilton, Brantford, St. Catharines, London, Windsor, and the Town of Smith's Falls, while the matter is in process of negotiation with respect to others. A Board of Commissioners is composed of



A LOG DRAG.

In use on a gravelled section of the Provincial Highway.

three members in the case of a city of less than 50,000 population; and five members when the city has a population of more than 50,000. The county and city are equally represented on the Board, which designates the roads to be improved, determines the expenditure to be made each year, and has oversight of the work.

The demand upon the city cannot exceed one-half mill annually for construction, but it is generally understood that the expenditure under these commissions will, as a rule, be limited during the war to maintenance and development work of more urgent character.

The Provincial subsidy to the work of suburban commissions is the same as for county roads: viz., 40 per cent. for construction and 20 per cent. for maintenance. But the joint contributions of city and county are expected to be double that of the county alone, so that the Provincial subsidy is proportionately greater, and a more substantial type of improvement becomes possible by such united

effort. In this way provision will be made for the heavier traffic adjacent to cities, demanding the more expensive types of construction, and more constant maintenance.

III.

THE PROVINCIAL HIGHWAY

The first section of the Provincial Highway System as authorized by the Provincial Highway Act, was taken over by this Department on August 21st, 1917, in accordance with an Order-in-Council dated July 25th, 1917, and of which statutory notice was duly given to the several municipalities affected, and in the *Ontario Gazette* of July 28th, 1917.



AFTER DRAGGING.

A newly gravelled section of the Provincial Highway, with material kept in place by use of the log drag.

This portion of the proposed Provincial Highway System consists of what is locally known as the Kingston Road. It extends from the easterly boundary of York County at the River Rouge to the Town of Port Hope, a distance of 45.7 miles. Portions of this road within the incorporated Towns of Whitby, Oshawa, Bowmanville and Newcastle are permitted to remain under the local authorities. The length of the road actually assumed to date by the Province is, therefore, 38.07 miles within the Counties of Ontario and Durham. As that portion of the Kingston Road within York County from Toronto to the River Rouge is now under the York and Toronto Road System, the Kingston Road from Toronto to Port Hope, a distance of 56.1 miles, is thus designated for improvement and systematic maintenance.

Provincial highways, such as proposed in Ontario, are not intended as a means

of constructing an extravagant system of pavements at great expense—but rather as a means of economy, and of more equitable distribution of the cost. The organization is intended for roads carrying heavy international, and heavy interurban traffic, such as local municipalities cannot be expected to provide for. As this heavy traffic is that of motor vehicles it is but just that the Provincial contribution should be made from the motor vehicle fund. As with county roads, a plan of efficient maintenance and gradual development can be applied, the work being paid for from annual revenue. When traffic becomes so great at any point that maintenance of the existing type of road is no longer economical, a more permanent surface can be laid—but the foundation work of widening, grading, drainage, culverts, etc., will be already in place—and paid for.

The report of the Chief Engineer of the Department, with respect to work on the Provincial Highway from York County to Port Hope will be found in Appendix D. While labour conditions, the rate of wages, and cost of materials were unfavourable, the state of the road was such that a very marked improvement has been made in its condition.

IV.

MOTOR VEHICLE TRAFFIC

Roads are built for traffic. The cost of roads and also the public value of roads, increases in proportion to the traffic over them. The growing value of the public highway is reflected by the increasing number of motor cars owned in the Province.

The motor vehicle registration in 1917 consisted of 78,861 passenger cars, and 4,929 commercial vehicles, a total registration of 83,790 motor vehicles. This is an increase of 29,415 over 1916, and is nearly twice the registration of 1915. Since the year 1911, the registration has approximately doubled every second year; thus registration of 1913 was twice that of 1911, and the registration of 1914, nearly double that of 1912. While this rate of progress cannot continue indefinitely, there is still much room for growth. There is now in Ontario one car for each 39 of population; the average in the United States is one for each 20 of population. The greatest number in proportion to population is in the State of Iowa, where there is one car to each 9 of population. The agricultural states, rather than manufacturing, contain the greatest number of cars in proportion to population. This is true among the provinces of Canada, and in Saskatchewan there is a registration of one car to each 12 of population. In Ontario, the registration shows that 23,409 cars are owned by farmers, an increase of 11,835 in 1917.

Revenue from Motor Vehicles

The proposal has been made from time to time that all or a part of the revenue from motor vehicle registration might be returned to the local municipalities from which it is derived. To this there are, on grounds of efficiency and equity, important objections:

The registration of motor cars is necessarily a function of the Provincial Government: since, for purposes of law enforcement, it is essential that all cars be registered in a central department. The Province thus relieves municipalities from the responsibility and expense of registration; and the registration fees are primarily indicated as a source of Provincial revenue. Municipalities receive all fines imposed, through their constables, under the Motor Vehicles Act.

The fees for motor car registration were advanced in 1916, in order that a substantial Provincial fund would be created for road improvement. Motorists were informed when this increase was made that the purpose was to provide for road betterment. It is therefore incumbent upon the Provincial authorities to see that this money is applied to substantial road improvement; and is not spent inefficiently or merely returned to local municipalities to enable them to reduce the local tax rate.

The road laws providing Provincial aid to road construction have been placed by the Government on their present broad and effective basis, in the belief that revenue from motor vehicle licenses would form a permanent fund for Provincial co-operation in road improvement. If this revenue is to be lessened, Provincial expenditure on roads will necessarily be decreased, or placed on a less sound financial basis, to the public detriment.

It is characteristic of the motor car that its use is not confined to the municipality in which it is owned. The result is that cars owned in the cities of the Province are used freely on all rural roads; and the demand for the improvement of rural roads is as urgent from the cities as it is from the townships.

If motor car fees were returned to the municipality in which the car is owned, monies received from city-owned cars would also be returned to cities, instead of becoming available for use on main country roads, the improvement of which, as previously stated, is largely urged by residents of the cities.

Cities should contribute to the construction of main roads. This has been done, directly or indirectly, by every country which has built up an adequate system of leading roads. In no other way can it be accomplished in the Province of Ontario. The expenditure of motor vehicle fees on rural roads is but a small levy upon cities for this purpose, and is still far from meeting the obligation of cities to this work. To return motor vehicle fees to the cities would be to still further weaken the needs of municipal organization of Ontario, in a particular in which it is already defective, viz., the municipal separation of cities from the township and county in which they are located.

Under the existing highway laws of Ontario, the fund collected from automobile registration is now largely the basis of Provincial grants for road purposes, and it is returned to municipalities for expenditure on county roads under the Highway Improvement Act; or is spent in other ways on main roads in the open country which are subjected to heavy motor traffic, and which the local municipalities could not be expected to maintain. Thus motorists contribute directly to the improvement of the roads they wear out.

County roads are merely the leading township roads; and they are not of less service to township ratepayers because they are under the control of County Councils. The Provincial aid given to roads is, therefore, a method of giving the best and most effective form of aid to township roads.

The great need of Ontario has been, and still is, the greater concentration of funds in road construction. Past inefficiency in road management throughout the Province, which permitted the roads to remain in an inferior condition, has been largely due to the policy of scattered expenditure followed by township councils. Under township management, coupled with statute labour, practically no roads were "built." They were merely carried along from year to year by a method of patchwork, which produced no permanent results. A continuous mile of good road, except under favourable conditions of drainage and materials, was the exception, not the rule.

Expenditure was made in small amounts, with the object of making the greatest temporary showing. The roads lacked foundation and body to support traffic under wet conditions of autumn and spring, and "broke up" annually. Expenditure which does not produce roads that will not "break up" during the wet seasons is, as a rule, wasteful. One rope that will sustain a weight is infinitely more economical than innumerable threads that are broken as often as the weight can be attached.

"In union there is strength" is a truism in its application to concentrated expenditure on roads. One road with twelve inches of metal which will not break up, is vastly more economical than a dozen roads with four inches of metal, but which break up annually, and are never in a good condition.



COMPLETED ASPHALTIC CONCRETE SURFACE.
Dundas Street, County of York.

Briefly, roads must be built in proportion to the traffic over them. Roads of heaviest traffic are those radiating from market towns and shipping points, and included in county road systems: or roads joining up leading cities with the international and interprovincial boundaries, and to be classed as Provincial Highways. These are the roads of concentrated motor traffic, the roads which are most expensive to build and maintain, the roads which local municipalities are unable to keep in repair, nor is it equitable that they should do so. These are the roads to which motor vehicle revenue should and is being directed under the existing highway laws of the Province.

Any system which results in the diffusion of this revenue on roads of minor importance, would defeat a fundamental need of existing conditions in the Province.

V.

COUNTY ROAD ORGANIZATION

County Councils, in adopting road systems at the present time, have wisely taken this step in order that they may be prepared to cope with a possible period of depression and reaction after the war, and also that more efficient maintenance may be immediately applied to existing roads. A brief outline of some of the measures which should be taken may therefore serve a useful purpose at this time.

The County Road Superintendent

The first essential is the selection of a capable County Road Superintendent. He should primarily be a thoroughly practical man, energetic and experienced



SCARIFYING OLD MACADAM.

An attachment to the rear of the roller, loosening the old broken stone roadbed, preparatory to re-shaping and surfacing with asphaltic concrete. On Dundas Street, County of York.

in the handling of men. A man with the capacity of a thoroughly efficient contractor's foreman should be looked for. He should give all his time to the work, and by his growing experience will become increasingly valuable to the county. He should have sufficient education to keep the accounts and make the reports required by the county council and this Department. He should be a man of sound judgment, self-reliant, and with sufficient confidence in himself to accept full responsibility for carrying on the work. The success of the county road system will depend upon the selection of the County Road Superintendent more than on any other factor, and the choice of a capable man for this position is one of the most important duties of a county council.

Work to be Done

In carrying on the maintenance and repair of the system of roads assumed, the object should be to put the entire mileage into a reasonably good condition for traffic with the least possible delay, and to keep it in that state. In doing this, four classes of work will present themselves:—

- (1) The improvement and maintenance of old gravel roads.
- (2) The grading, draining, and substantial improvement of earth roads.
- (3) The subsequent maintenance of earth roads.
- (4) The construction of small bridges and culverts.

Grading Outfits

The organization of sufficient grading outfits is advisable, consisting of a grader, tractor, heavy plough, and sufficient men and teams for operation. Each of these outfits should be under a foreman appointed by the County Road Superintendent: should work continuously throughout the year until all roads have been gone over: and thereafter they should continue on special works of improvement in preparation for substantial surfacing and construction.

Gravel roads should have the edges and shoulders cut off, and turned outwards: the centre of the road to be lightly surfaced and levelled with gravel as occasion may require.

The earth roads should be well outlined and shaped, giving them sufficient drainage.

This work with the grading outfits will take care (1) of the improvement and maintenance of old gravel roads, and (2) of the more complete improvement of earth roads.

Repair of Earth Roads

When earth roads have been well graded, it is desirable that they be maintained in that condition. The use of the log drag or small steel scraper is very effective. One of the most successful counties in this regard is Essex, where the earth roads have been divided into sections about four miles in length: each section is placed under an overseer, usually a farmer residing alongside the road, whose duty it is to drag or scrape the road as frequently as may be necessary, especially after rain when the soil is in a suitable condition to work. An investigation of results in Essex will repay the majority of counties now operating under the Act, especially those just entering the system and having a considerable mileage of earth roads to maintain.

Snow Removal and Emergency Repairs

Local overseers should be selected for all roads, preferably responsible farmers directly interested in and driving over the roads under their observation. It should be the duty of these men to drag the section of road allocated to them, if the road is such as to require this form of maintenance. They should be required to keep the snow roads open in winter, reporting the work as soon as started to the County Superintendent. They should report the need of minor repairs from time to time to the County Road Superintendent: or take immediate action to protect the road in case of a washout or other emergency.

Small Culverts and Bridges

It is generally found that when a system of county roads is taken over, there are numerous small culverts and bridges to construct, usually of concrete.

The County Road Superintendent may find it desirable to lay out a series of these for immediate construction, and a special gang under a foreman may be organized for this work. Larger structures may be constructed by contract as circumstances may render expedient. These are details for the County Road Superintendent to work out in consultation with the county engineer and road committee of the county council.

The Council and Road Committee

The Road Superintendent is primarily an officer of the county council, and general instruction may from time to time be given by that body.

At all times, the County Road Superintendent should be under the direction of the county road committee, with whom he should consult, and from whom more specific instructions may from time to time be received. Co-operation with the committee applies especially to the payment of accounts, and the following system is approved by this Department:—

(1) All accounts to be submitted in first instance to the Road Superintendent.

(2) Accounts to be checked by the Road Superintendent, approved, and forwarded to the county road committee; duplicates of accounts may be retained by the Superintendent if desired.

(3) In order to simplify the Treasurer's work, all accounts to be listed by the Road Superintendent on a distribution sheet which should form a summary of each batch of accounts, and be attached thereto before being forwarded to the county road committee.

(4) Accounts to be checked, payment authorized by the road committee, and accounts forwarded to the County Treasurer.

(5) Payment to be made by the Treasurer, and original accounts filed in his office.

(6) All accounts to be audited by the County Auditor.

(7) County road accounts to be closed on or before December 31st, in order that the audited accounts may cover the same expenditure as is shown in the annual returns on county road work.

VI.

HEAVY TRAFFIC HIGHWAYS

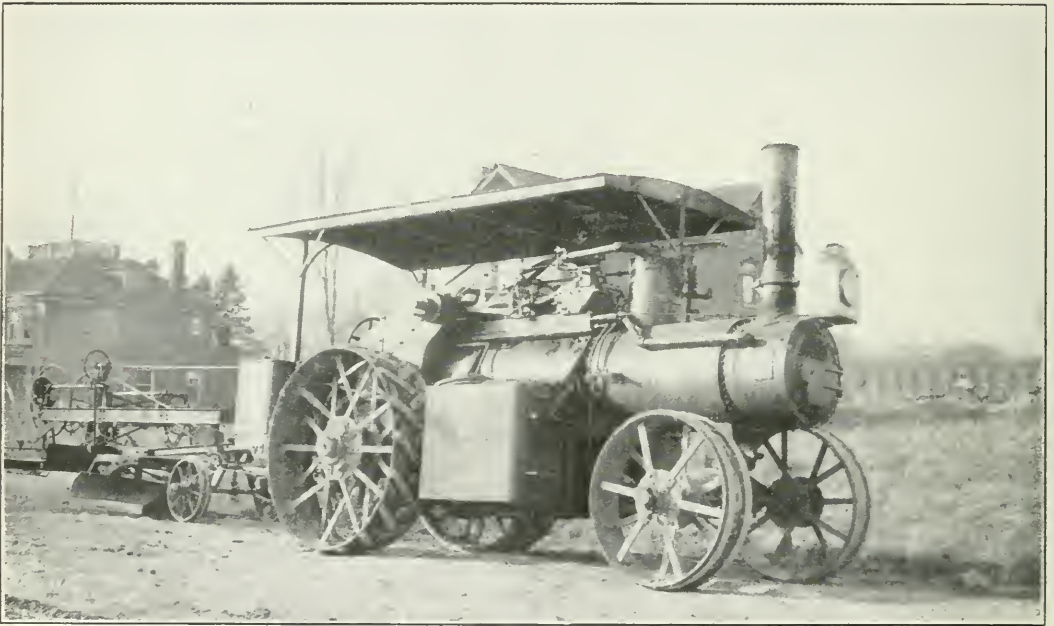
The motor truck as a means of transportation has come into recent prominence through its use for war purposes, through its application to freight transfer between adjacent cities and towns and over routes from fifty to one hundred and fifty miles in length. Indications are many that, coupled with roads of adequate strength, the motor truck will become an ever increasing factor in this regard. Giving evidence before the Railway Commission of Canada in regard to freight rates, it was recently stated by railway officials that the influence of motor trucks on local freight adjacent to large cities is very great; that in certain cases steam railways now receive very little local freight within a radius of fifty miles from large cities having systems of good roads adjacent to them, as it is handled by motor truck.

Just as railways were compelled to use heavier rails and increased strength of roadbed to carry heavier trains and engines of the Mogul type, so will it become necessary to build stronger highways to serve the traffic of heavy motor trucks, particularly on main lines between cities and radiating from large centres of population. The wear from comparatively light and rapid traffic of passenger vehicles is first apparent on the road surface. Heavy trucks, on the other hand,

while requiring durable surfaces, demand proportionately durable foundations. Heavy motor traffic has a shattering effect on weak foundations. The depth and strength of foundation is a primary consideration in providing roads which will give the motor truck freedom to enter the field of freight transfer to the extent to which it is economically possible.

The cost of constructing roads is largely in proportion to the depth of stone required. The necessary depth of stone will depend largely upon the character of the sub-soil over which the road is laid—the safe bearing pressure of the soil: and upon the maximum weight of loaded trucks permitted to use the road. The maximum weight of truck is a controllable factor, and should be fixed by regulation.

With unlimited funds, roads can be built which will sustain unrestricted traffic. But funds available are limited, and it is therefore necessary that reason-



GRADING EQUIPMENT.

On the Provincial Highway; particularly adapted for cutting away high shoulders, on old gravel and stone roads.

able standards be fixed and strictly enforced: and that roads be then designed for these conditions.

A reasonable maximum weight of truck should be determined: one which will serve the greater proportion of commercial needs. It is not good business judgment to spend large sums to build roads to the standard of a few trucks of excessive capacity. Trucks of excessive capacity should be prohibited. And regulation is particularly desirable with respect to roads of minor importance, and at seasons of the year when all roads are weakened by moisture and frost.

Bearing Pressures of Soils

Dealing with roads of the broken-stone or macadam type, the maximum load which a road should carry depends in the first instance on the strength of the sub-soil. There is much variation in the supporting strength of different soils, and

under different conditions of moisture and climate. Thus "clay" may vary from hard-pan to clay loam; and a dry clay will support a much heavier load than when wet.

Safe bearing pressures of different soils have been determined in a general way for masonry structures. Experimental investigation with special reference to road surfaces would no doubt develop useful data; but in the absence of more direct information, the bearing pressures adopted for the present purpose are those of the general Bridge Specifications of this Department, viz., gravel, 8 tons per square foot; compact sand or firm clay, 4 tons per square foot; clay moderately dry, 2 tons per square foot; wet clay, one ton per square foot; quicksand or wet, yielding soil, $\frac{1}{2}$ ton per square foot.



GRAVEL ROAD.

With earth shoulders turned outward by grading machine. On the Provincial Highway in Darlington Township.

The Road Foundation

A concentrated wheel-load is carried downward through a broken stone crust to the sub-soil, at an angle which, it is estimated, diverges outward at about 30 degrees from the vertical. Thus the effect of the "macadam" crust is to distribute the wheel-load over a greater area of sub-soil; this area increasing with the depth of the stone crust. The depth of stone in excess of the layer needed for immediate surface wear is therefore regarded as the road "foundation." It is the layer of stone artificially laid over the natural sub-soil to the depth necessary to sustain an unyielding surface.

Weight of Vehicles

The maximum weight of vehicles (apart from the well recognized influence on bridges) thus largely determines the depth of foundation necessary on a given

road—the depth of foundation varying also according to the nature of the subsoil, and particularly in northern climates, the season of the year during which heavy vehicles may use the road. The constant passing of many light vehicles will, it is true, influence the foundation, and to meet this condition a certain “mass” is required: but a very few heavy vehicles may shatter an insufficient foundation and thus destroy the entire construction. It is necessary, therefore, that the engineer should know whether the maximum load is to be 6 tons, 10 tons, 15 tons, or 20 tons: particularly the maximum load concentrated on one axle or one wheel; and also the width of tire on which the maximum load is concentrated.

Commonly, a motor truck, itself weighing 5 tons, can carry a load of 7 tons, making 12 tons in all. Two-thirds, or 8 tons is on the rear axle; one-half of that load, or 4 tons, is on each rear wheel. The disruptive effect of this load on roads of light construction is very great—particularly in wet seasons.

Steam trucks, with steel tires, in some cases corrugated, are now in occasional use. As an instance, a 5-ton steam wagon in running order with fuel and water weighs about 6 tons, 10 cwt., with about 2 tons, 15 cwt. on the front axle and 3 tons, 15 cwt. on the back axle. Practically all the load would come on the back wheels, so that when loaded with 5 tons the actual weight on the back axle would be 8 tons, 15 cwt., or over 4 tons 7 cwt. on each rear wheel. Motor trucks carrying 15 tons and weighing in all about 30 tons are being manufactured.

Military experience will probably indicate the most desirable type and weight of truck for future industrial purposes. The great majority of trucks now used by the French armies weigh $3\frac{1}{2}$ tons empty, and 7 to 8 tons loaded. This standard, applied to road construction generally, would effect a great saving in cost as compared with the maximum of 15 or 20 tons which unrestricted loading will involve. If military preparedness demands provision for heavy artillery loading of 20 tons (and the tendency is still upward) a more moderate standard should be enforced with respect to the great network of purely agricultural and industrial roads which cannot be so built without imposing an unnecessary financial burden.

The accompanying schedule is drawn up with a view to the traffic law of Ontario, which permits a maximum load of 12 tons, or $4\frac{1}{2}$ tons on one wheel; and a maximum pressure of 650 lbs. per in. width of tire. The general assumptions are: That two-thirds of the weight of the vehicle and its load will be carried on the rear axles; that wheel pressure is transmitted downward at an angle of 30 deg. from the vertical; that the various types of subsoil will safely carry the pressure indicated at the head of each column; that the road crust is solely of broken stone or macadam construction.

From this schedule it is evident that 12 tons is the maximum load which can be carried without producing an excessive tire pressure; that there is little difficulty in providing for a 12-ton load on gravel, compact sand, or firm clay; that clay only moderately dry requires a crust approximately 10 in. in thickness; that 12 in. will take care of a 6-ton load on wet clay; but that 16 in. would be required for a load of 12 tons (a condition which could probably be taken care of by a Telford base and broken stone surface having a total depth of 12 in.). In the case of quicksand and wet, yielding soil, it is evident that special drainage or other special construction is necessary to meet the needs of any but a light load.

As clay is a soil which has very largely to be considered, its drainage and climatic conditions are evidently important factors, as indicated by the difference in depth of crust required by a moderately dry clay and one which is wet.

Table showing required thickness of Road Crust to transmit at an angle of 30 degrees from the vertical, safe bearing pressures to subgrades of various soils

650 pounds per inch width of tire up to 12-inch tire

Weight on vehicle tons	Weight on rear wheel tons	Width of tire inches	Weight per inch width of tire pounds	Depth of stone in inches				
				Gravel 8 tons per sq. ft.	Compact sand or firm clay, 4 tons per sq. foot	Clay moderately dry, 2 tons per sq. ft.	Wet clay 1 ton per sq. ft.	Quicksand or wet, yielding soil, $\frac{1}{2}$ ton per sq. ft.
3	1	3.07	650	2.33	3.74	5.98	9.05	13.40
6	2	6.15	650	2.63	4.87	7.92	12.25	18.30
9	3	9.21	650	3.16	5.65	9.20	14.40	21.80
10	$3\frac{1}{3}$	10.25	650	3.23	5.67	9.32	14.70	22.40
12	4	12.00	666	3.46	6.10	9.60	16.20	24.80
15	5	12.00	833	4.20	7.26	12.00	18.60	28.20
18	6	12.00	1,000	4.90	8.26	13.50	20.82	31.50
21	7	12.00	1,166	5.48	9.20	14.65	22.50	34.60

Self-propelled gasoline motor and steam trucks, in addition to their heavy concentrated load affecting the foundation, have the further disadvantage of exerting a strong shearing force transmitted to the road surface by the driving wheels, so that their use demands not only a heavy and expensive foundation, but an especially durable surface as well. Legislation limiting extraordinary traffic of this description is justifiable, in order that a large increase in the cost of roads may not be necessary to serve the requirements of a few vehicles. Such limitation at the present time forestalls the introduction of unnecessarily heavy vehicles, and avoids cases of individual hardship. Width of tire alone will not solve the difficulty, as, owing to the necessary camber of the road surface, excessive width places the load on the edge of the tire. Should investigation justify it, a less weight than that now permitted in Ontario would be most desirable in the interest of road maintenance.

While the limiting loads for Ontario have been fixed as previously stated, it will be desirable to carefully observe the future trend of commercial traffic in order that, if possible, the maximum load may be still further reduced. In 1917 there were registered in Ontario 4,929 motor trucks. Of these, nearly 75 per cent. were classed as one-ton or less; over 97 per cent. were $3\frac{1}{2}$ -ton or less, or within the general military truck standard: while less than 3 per cent. were 4-ton and upwards.

A considerable increase in motor truck traffic appears probable after the close of the war. At the present time in Ontario one vehicle in seventeen is a commercial vehicle: while in the eastern manufacturing states, one vehicle in six is a truck. Growth of motor truck traffic to the latter proportion will undoubtedly create the need for stronger foundations, particularly on interurban highways: and over certain qualities of sub-soil the use of concrete in place of ordinary broken stone or Telford base, is strongly indicated.

VII.

RECENT ROAD LEGISLATION

Road legislation has for several years been in a stage of transition due to the changing character of traffic on the public highways, to the growing importance of highways, and the consequent need for a readjustment of road laws. Laws must change to meet changing conditions. Nor are laws capable of a mathematical directness of results, but require certain experimental periods in which to fully develop them to meet all needs and conditions. Ontario has reached a gratifying measure of success in this regard, as is indicated by a review of the Highway Laws of the Province, which appeared editorially in *The Surveyor* (London, Eng.) a leading authority in municipal matters, and which closes as follows:—

“It will be observed that not only has the principle of main roads being considered as a national charge been recognized, but that a fairly elaborate system of graduated charges between township, county and province, with joint control, has been set up. Thus, beginning with statute labour, as this country did, the Province of Ontario has arrived earlier at the goal of equitable highway finance. The example, in its broad lines, is one which might well be considered with a view to the adoption of a similar plan in the Mother Country.”

This endorsement is exceedingly encouraging to those who have sought to perfect the organization for road improvement in Ontario, and justifies the belief that efficiency, coupled with equitable distribution of cost, will result. In considering this organization several facts should be kept in mind, important of which are:—

1. That roads must be built and maintained in proportion to traffic—expenditure being in like ratio.

2. That, as laid out in Ontario, about 20 per cent. of the roads will carry 80 per cent. of the traffic.

3. That experienced and competent management is a prime necessity if expenditure on roads is to give, with economy, the desired results.

4. That country roads, of direct benefit to the townships, are also of benefit to the towns and cities, and the latter should contribute in some degree.

A study of recent road legislation in Ontario will show that none of the foregoing principles has been overlooked; and that a full measure of co-operation in giving effect to these laws, is justified.

Road Laws of Ontario

The road laws of Ontario are based on the municipal system which grew up in the 19th century, and which has created excellent and progressive local self-government throughout the Province. Towns, villages, and cities are responsible for the upkeep of streets within their boundaries; but the care of the roads in the open country constitutes one of the chief duties of township and county councils.

Provision for municipal organization is made by the Municipal Act; which Act defines the general authority of municipal councils with respect to roads. Township councils usually consist of a reeve and four councillors. A county comprises a group of townships, and the county council is composed of the Reeves (and deputy Reeves) of the townships, towns and villages included within the area of the county.

Township Roads

Township councils, in the earlier history of the Province, depended largely on statute labour for road improvement: this system having been created by the first parliament of the Province (then Upper Canada) in 1796. Money expenditure, raised by general levy on the township assessment, has been steadily increasing. At the present time townships are spending annually over \$1,400,000 in cash and 1,100,000 days of statute labour: having a total estimated value of \$2,500,000 annually.

Township councils have authority to pass by-laws to commute or abolish statute labour. About one-quarter of the townships have done so, while the number is steadily increasing.

The Highway Department is encouraging all townships to place their road expenditure in charge of a permanent road superintendent or foreman and to this end will pay (under the Ontario Highways Act, 1915) one-quarter of the salary of such an official: the Provincial grant not to exceed \$150 annually.

County Roads

Provincial aid to road construction is given principally through County Road Systems, under the Highway Improvement Act. The chief features of this Act are as follows:—

A county council is authorized to assume by by-law a system of roads for construction and maintenance: the Province contributing 40 per cent. of the expenditure on construction and 20 per cent. of the cost of maintenance.

A by-law adopting such a system may be passed by a two-thirds majority of a county council representing at least one-half of the total equalized assessment of the county.

The roads assumed are usually such as will accommodate the greater part of local market travel, creating a system of main market roads. They are the roads radiating from local market centres and shipping points, but should be connected as far as practicable to serve the needs of through traffic of the locality.

The mileage of roads assumed by a county is usually from 12 to 20 per cent. of the total mileage of the county.

The direction and superintendence of the work is placed in charge of a county engineer or capable superintendent appointed by the county council. A committee of the county council should co-operate with, advise and direct the road superintendent.

Roads are to be built in accordance with the regulations of the Department of Public Highways. The construction should be suited to local material and traffic. A standard type is regarded as a roadway well drained, graded to a width of 24 feet to 28 feet between ditches, with broken stone or gravel in the centre to a width of from 9 to 18 feet, and consolidated by rolling.

The cost varies with local conditions, but is in general proportionate to the width and kind of metal.

The system of roads assumed, and the by-law fixing the plan of improvement are subject to approval of the Provincial Department.

When roads are assumed by a county council under this Act, township councils cease to have control over them, nor should they make any expenditure on them. The county council is thereafter responsible for construction and maintenance.

The Provincial grant is paid annually, and is based on a statement of expenditure for the year, submitted to the Department by the county council, and includes all costs of labour, material, engineering services, salary of road superintendent, machinery, and bridges on the designated system of county roads.

The county council may finance construction by issuing debentures for a term not exceeding thirty years; or by sums raised from year to year in the annual county rate.

The cost of purchasing and reconstructing toll roads may be included in the expenditure.

The county council may by by-law make grants to towns and villages not separated from the county, for the improvement of extensions or connecting links of county roads in such towns and villages, and certain of such grants may be included in the statement of annual expenditure. Grants eligible for a Provincial subsidy are those made to towns or villages having a population of 1,500 or less; and those made to towns with a population of over 1,500, provided the improvement is carried out on suburban streets passing agricultural land.

Suburban Roads

Provision is made under the Ontario Highways Act, that a city may co-operate with the county council in improving the leading county roads adjacent to the city, and thereby obtain a more substantial type of construction for such suburban roads. The procedure is as follows:—

A county council by resolution makes application to the Lieutenant-Governor in Council asking that a commission be selected to deal with the suburban roads or portions thereof in the county system adjacent to the city, towards the construction and maintenance of which the city in question should contribute.

The Department of Public Highways submits the application to the city in question and considers their views in the matter.

Should the Commission be recommended by the Department and authorized by Order-in-Council, it is made up of representatives chosen by the city and county council. In the case of a city having a population of less than 50,000 it would be composed of three persons, the county council selecting one member, the city selecting one, and the two agreeing upon a third. In case of cities of over 50,000 population, the Commission would be composed of five persons selected in a similar manner.

The first duty of the Commission would be to determine the roads, and the length of each adjacent to the city, to which the city would contribute; the Commission forming a board of arbitration for that purpose.

It is then the duty of the Commission to determine the work to be undertaken each year and to estimate the amounts required for construction and maintenance.

The county council would first approve or amend this estimate and authorize expenditure. It is then the duty of the county council, not later than the first day of March in each year, to notify the city of the amount required.

For construction the Province contributes 40 per cent. and the county and city each 30 per cent.; for maintenance and repair the Province contributes 20 per cent., and the county and city divide the remainder equally between them.

The section of county road designated as "suburban" remains a county road for which the county is responsible; the work of construction and maintenance to be carried on under the county road superintendent but subject to the instructions of the special Commission.

Provincial Highways

A system of Provincial highways has been authorized by the Provincial Highway Act of 1917, with a view to the construction and maintenance, under the Highways Department, of leading highways throughout the Province. A highway from east to west across the Province would be the main artery of such a system, with suitable connecting branches leading to important terminal points.

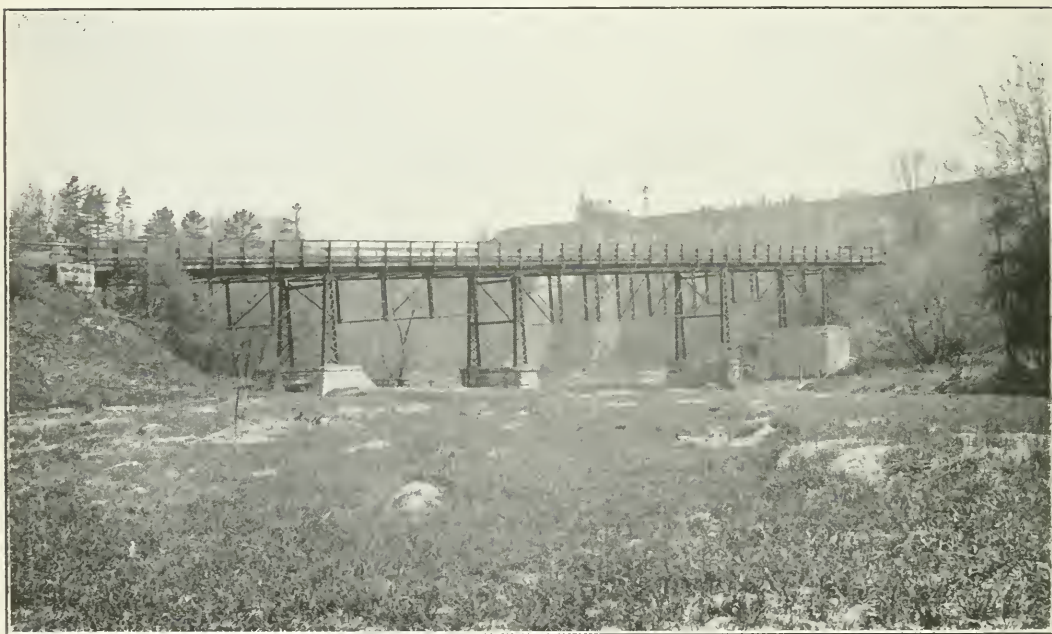
The Act authorizes the Provincial Highways Department, with the approval of the Lieutenant-Governor in Council, to take over on behalf of the Crown, any public highway, by filing a route plan of the road in the local registry office, and giving notice in the *Ontario Gazette*.

The Department, through its officers, is thereafter responsible for the proper construction and maintenance of the highways so assumed. For this purpose the Department has the usual powers of municipal corporations to widen or deviate the road allowance, procure material for construction, purchase machinery, and in general to control the use of the highway under the usual responsibilities placed upon municipalities.

Adjacent to cities the cost is borne in the proportion of 40 per cent. by the Province, 30 per cent. by the city, and 30 per cent. by the municipality through which the road passes. Outside of the suburban section, the Province assumes the proportion levied on the city, thereby paying 70 per cent. and the local municipality 30 per cent. In the case of bridges, the local municipality is placed on the same basis as in the case of a county road; viz., the local municipality pays 60 per cent. of the cost of a bridge suitable for county purposes, and the Province pays the balance. In cases where a special type of pavement is desired by a locality, provision is made for levying any excess part of the cost on a frontage basis. Various contingencies are provided for, with in general, a right of appeal to the Ontario Railway and Municipal Board.

All cost of surveys, the purchase of machinery, plant and equipment, land for widening or deviating, general overhead and staff expenses are to be borne entirely by the Province. Thus the local municipalities will in effect, be required to pay less than 30 per cent. of the total cost.

A fundamental basis upon which the cost is distributed is that each local community should be required to pay for a road suited to local requirements. It is unfair to the rest of the Province to levy less than that amount. It is unfair to the local municipality to require it to pay the entire cost of a road carrying an excessive amount of through traffic. The difference between the cost of a road suited to local requirements, and one of a character suited to the traffic of a main road, is therefore to be levied upon cities immediately served, or is to be met by the Province from the revenue from motor vehicles. A main road



ROUGE RIVER BRIDGE.

An old structure on the Provincial Highway in Pickering Township.

from the County of Essex to the Quebec Boundary with branches to St. Catharines and Ottawa, passes through urban and rural municipalities having half the population of the Province, and over 60 per cent. of the assessment.

The building of the Provincial Highway System will not be undertaken as a huge work of continuous construction, but will be a matter of gradual development and extension. Wherever conditions are favourable, systematic maintenance will be applied so as to make the most of any reasonably good sections as they now exist. Construction will be taken up in sections where traffic is especially heavy and where the road has heretofore been most neglected. One type of pavement throughout is not contemplated. An effort will be made to construct in proportion to traffic, making the best possible use of local materials.

The immediate need is for a reasonably good trunk road system, joining up cities and local road systems, and making it possible for each local community to be

a unit in such a trunk system without carrying an excessive or burdensome share of the cost.

Provincial County Roads

Co-operative with Provincial roads, but under county control, certain roads may be designated by the Highway Department as "Provincial County roads"—to such roads the Province will contribute 60 per cent. of the cost of construction and maintenance. These roads are intended to enable the more equitable maintenance of certain county roads of more than local importance carrying a considerable proportion of through traffic, but which the county may efficiently maintain: roads which are not of sufficient importance to be classed as Provincial, or which it is not desirable or expedient for the Province to assume, as Provincial Highways. They continue to be county roads, but because of heavy through traffic, receive an increased subsidy.

In general, they will form branches of the Provincial Highway System, joining up cities and other important terminal points of traffic. They constitute an intermediate link between the Provincial and county road systems, and should be subject to special regulation. In time, some of them, with the development of the road system, may become Provincial Highways, so that the regulations under which they should be built and maintained, more especially as regards primary construction such as grading, bridges and culverts, should be of a kind readily adaptable to a Provincial standard.

To become entitled to the Provincial subsidy of 60 per cent. for construction and maintenance, the general regulations of the Department should be followed, but with special regard to the following features:—

1. The road allowance to be uniform and not less than 66 feet in width, unless impracticable because of engineering difficulties.

2. The earth grade to be of uniform width, having a clear width of 28 feet between shoulders, safe and convenient for travel.

3. The paved or metalled surface to be double track not less than 14 feet nor more than 18 feet wide.

4. Drainage to be continuous, well defined and adequate, with free and sufficient outlet.

5. The road foundation to be adequate and designed according to material and sub-soil, for a 12-ton load, 9 tons on rear axles, with wheels carrying 650 lbs. per inch of tire.

6. Dangerous corners and sharp turns to be eliminated, giving a clear view for at least 300 feet.

7. Excessive grades to be reduced as far as practicable, with from 4 per cent. to 6 per cent. regarded as desirable standard.

8. Steel bridges and the longer concrete bridges to have a clear width of not less than 20 feet, and to be designed for Class "C" of the Departmental Specifications; concrete culverts and small bridges carrying fill to be so designed as to carry a surface grade 28 feet to 30 feet wide.

9. The Department to be notified well in advance of all proposed construction: plans and specifications governing all such construction to be submitted for and to be subject to the approval of the Department; and all construction to follow lines and levels approved by the Department or given by the Department from actual survey. By this means the services of the engineering staff of the Department will be of much assistance to counties in developing these roads.

10. A system of maintenance to be applied which will be prompt, continuous and adequate, and approved by the Department.

As with the general regulations, local conditions, and temporary needs should be taken into consideration, so that the Department should necessarily retain authority to exercise some latitude in carrying out any regulations that may be adopted.

Bridge Specifications and Plans

The provisions of the Municipal Act which have heretofore applied to county bridges have been extended to township bridges, in order that township councils may have the assistance of the Department of Public Highways in the erection of bridges.

Section 459 of the Municipal Act now provides that county bridges of a permanent type, or township bridges in excess of twenty feet clear span, shall be designed and built in accordance with general specifications approved by the Department; and that plans may be examined and certified by the Department without cost to the municipality.

To meet the needs of the Act, standard highway bridge plans have been prepared by the Department, copies of which may be had by municipal councils or municipal engineers upon application. The plans cover general dimensions for reinforced concrete bridges for spans between 4 feet and 20 feet, and with a 20-foot roadway; also steel truss bridges for spans from 34 to 84 feet. The steel truss plans are in two series: series A, having a roadway 16 feet wide, and series B with roadway 18 feet wide.

The plans in all cases are for Class A loading, Ontario Highway Bridge Specifications, designed for a 15-ton steam roller, and a uniform load of 100 lbs. per square foot of floor.

Load of Vehicles Act

The Load of Vehicles Act (6 George V. Chapter 49) is an important addition to the Statutes of the Province in relation to highways. The development of motor vehicles has produced heavy trucks, carrying loads of excessive weight, such as are exceedingly destructive to roads and pavements, particularly during the wet seasons of spring and fall, when the sub-soil is saturated and gives least support to the road crust. Heavy trucks used under such conditions have a shattering, rutting effect on the pavement or road surface which promises to be costly both in the construction and in the maintenance of roads.

The Act provides that the width of tires is to be not less than one inch for each 650 pounds resting on the wheel. This applies to wagons and horse-drawn vehicles as well as to motor vehicles. Thus a wagon with two-inch tires and an evenly distributed load, may legally carry 5,200 pounds, including the weight of the wagon and driver, with three-inch tires, 7,800 pounds; and with four-inch tires, 10,400 pounds.

Loads are limited to a maximum weight of twelve tons, including vehicle and load; and the weight on any one wheel is restricted to four and one-half tons.

The use of any flange, rib, clamp, or other device attached to wheels and injurious to the highway, is prohibited.

The speed of heavy vehicles is restricted as follows:—

In excess of four tons (vehicle and load)	10 miles per hour.
In excess of six tons, rubber tires	8 " "
In excess of six tons, iron or steel tires	6 " "

The speed of vehicles passing over a bridge may be limited by a municipal council to five miles an hour.

No vehicle shall have a greater width than 90 inches except traction engines, which may have a total width of 110 inches.

Prior to this Act, there was no limitation to the weight of vehicles on the highway, nor was there any limit to the load which bridges and culverts should support, except in the case of traction engines. Municipal councils were responsible for the sufficiency of such structures under any load which a motor truck might carry. A weight of twelve tons, or four tons on a wheel, or 650 pounds per inch of tire, now fixes a standard to which roads should be constructed, and for which bridges and culverts should be designed.

The Motor Vehicles Act

The administration of the Motor Vehicles Act was, by an amendment (6 George V, chap. 47) vested in the Department of Public Highways. The issuance of motor permits, the fixing of motor car fees, the collection of revenue, the licensing of chauffeurs, a general oversight of highway traffic laws and regulations and their enforcement, together with highway construction and maintenance are thus brought under the view of one Executive Department. That the use and wear of highways, and the revenue therefrom, should be associated with construction and maintenance is consistent, and in the interest of efficient management.

An amendment authorizes reciprocal interchange of motor license privileges between Ontario and American States. It was felt that Ontario motorists who are paying a reasonable license fee in this Province should, in part return, be secured such convenience in the use of roads in adjoining States as might reasonably be obtained. It is also desirable to encourage tourist traffic from foreign countries. While the Ontario fee remained at a very low amount, it constituted but very little obstacle to tourists, but the advanced schedule of fees became a serious obstacle to travellers entering the Province for a few days by motor car.

It has been broadly estimated that the average car entering the Province for touring purposes carries four passengers, and that the average daily expenditure is \$5.00 for each person. At this rate, 50,000 foreign cars remaining in the Province an average of 10 days each, and four persons per car, would put \$10,000,000 in circulation. A tourist traffic of this dimension, should, with reasonably good roads, be readily attainable by the Province, and would be of much benefit to Muskoka, Parry Sound, the Kawartha Lake country, and numerous summer resort localities adjacent to the Great Lakes.

Department of Public Highways

The road organization of Southern Ontario is centralized in the Department of Public Highways, under the Minister of Public Works and Highways, and is in charge of a Deputy Minister, Chief Engineer, and staff. The duties of the Department have a considerable range including:—

The administration of the Highway Improvement and Ontario Highways Acts; which provide for subsidies to county, suburban and main roads:

The administration of the Provincial Highways Act.

The administration of the Motor Vehicles Act; including the issuance of permits for motor vehicles, licenses for chauffeurs, etc.:

The administration of the provisions of the Municipal Act with respect to plans and specifications for steel and concrete bridges:

Consultation with town, city and township councils with respect to road and street improvement:

The construction of model and experimental roads:

Educational measures such as the publication of road bulletins and reports, investigation of county road materials, and the making of road surveys and estimates.

APPENDIX A

Expenditure on

The following Schedule shows in detail the work and approved expenditure on County

County.	Work done during year							Ap- \$ c.
	Miles graded	Miles stoned	Miles gravell- ed	Tile Drain rods	Bridges	Pipe and Tile culverts	Other Culverts	
		.29(con.)						
Wentworth		1.28			4	5	8	17,122 68
Lanark		6.00	0.75		1	1		18,198 65
Simcoe.	1.5		3.08		2	14	4	10,831 50
Wellington		2.3	1.12	43	8	59	11	12,329 79
Lincoln.....	46.00	4.4		144	4	32	10	36,032 53
Oxford.....		4.25	2.75	1,873	5	16		21,247 15
1915 Deferred.....								1,556 25
1916 Deferred.....								7,665 43
Hastings		2.25					2	3,584 87
Peel.....			3.25		1	7	2	5,141 86
Middlesex	12.75		27.75	224	4	9	2	39,793 54
Lennox & Addington.....		1.1				7	1	3,716 02
Prince Edward.....	0.12	1.12	1.75			4		6,756 48
Halton.....	2.00	4.18		109	1	16	7	44,209 24
Perth.....	0.67	2.39	11.55	1,344	2	6	2	28,132 25
Frontenac	7.75	4.65			1	49	7	19,098 09
		.15 con.						
Waterloo	3.92	4.80	16.60	36		10	1	26,300 86
Carleton.....	5.08	2.75	8.95		4	20	3	28,087 74
1915 Deferred.....								
Leeds and Grenville .	0.5	5.0				5	3	13,458 41
*York.....	0.76	13.24		48	3	20	33	195,965 08
1913-14 Deferred	1.25							3,150 00
Haldimand.....		1.12				67		7,976 67
Welland.....	3.02	4.67				11	15	46,034 23
Essex.....	0.7			11	4	5	13	7,336 69
Prescott and Russell		4.47		16	4	5		29,557 44
Dundas, Stormont & Glengarry				82	16		2	1,871 81
Brant.....	15.5			75	1	2	3	3,596 67
Victoria.....	3.06					11	3	1,688 85
Huron.....					5	5	3	3,932 20
Bruce.....	0.12		1.0		4	3	6	1,349 61
Norfolk.....				32	1	6		384 34
Kent.....			0.5	311		8	3	2,663 96
Elgin.....						7	2	1,735 39
Total.....	104.70	70.41	79.05	4,348	75	410	146	650,506 28

* Also \$5,275 00 for purchase of Toll Road.

APPENDIX A

County Roads

Roads during 1917; and upon which Provincial subsidies were paid during 1918

proved Expenditure for Year				Construction		Maintenance		Total Government grant
Bridges	Machin- ery and Repairs	Special grants	Superin- tendence	Total approved Expen- diture	Govern- ment grant	Total approved Expen- diture	Govern- ment grant	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
6,166 20	2,070 51	.....	2,945 45	28,304 84	11,331 94	38,043 19	7,608 64	18,940 58
15,545 83	5,471 39	3,000 00	1,321 11	43,536 98	17,414 79	12,734 76	2,546 95	19,961 74
2,258 48	.....	9,791 69	1,800 00	24,681 67	9,872 67	23,852 75	4,770 55	14,643 22
11,598 43	1,637 29	3,519 18	2,011 17	31,095 86	12,438 34	14,607 91	2,921 58	15,359 92
6,366 74	9,901 78	.....	2,937 55	55,238 60	22,095 44	33,830 10	6,766 02	28,861 46
4,990 75	917 46	.....	1,408 82	28,564 18	11,425 67	8,763 23	1,752 65	13,178 32
.....	.....	.....	.....	1,556 25	+518 75	{		3,584 92
.....	.....	.....	.....	7,665 43	3,066 17	{		.....
.....	358 45	.....	2,000 00	5,943 32	2,377 33	27,913 33	5,582 67	7,960 00
1,114 70	156 38	.....	1,230 10	7,643 04	3,057 22	12,801 76	6,455 35	9,512 57
5,152 56	4,280 76	4,616 00	2,338 86	56,181 72	22,472 69	16,191 57	3,238 31	25,711 00
.....	495 77	2,564 05	977 09	7,752 93	3,101 17	7,446 59	1,489 32	4,590 49
.....	1,190 05	.....	1,209 12	9,155 65	3,662 26	12,782 86	2,556 57	6,218 83
28,437 73	378 10	.....	1,100 00	74,125 07	29,650 03	4,988 35	997 67	30,647 70
1,370 00	52 40	.....	863 00	30,417 65	12,167 06	3,554 85	710 97	12,878 03
993 07	2,832 64	.....	1,275 38	24,199 18	9,679 67	11,926 92	2,385 38	12,065 05
4,632 71	1,098 06	.....	2,116 03	34,147 66	13,659 06	7,390 33	1,478 07	15,137 13
17,360 35	131 97	.....	934 72	46,514 78	18,605 91	7,515 75	1,503 15	20,109 06
1,183 18	.....	.....	.....	1,183 18	+394 39	{		394 39
.....	686 74	2,037 99	1,806 33	17,989 47	7,195 79	2,323 92	464 78	7,660 57
11,989 44	2,380 61	.....	3,355 46	218,965 59	87,586 24	27,406 92	5,481 38	93,067 62
.....	.....	.....	.....	3,150 00	+1,050 00	{		1,050 00
.....	1,622 85	2,780 00	1,404 62	13,784 14	5,513 66	16,934 76	3,386 95	8,900 61
.....	898 37	.....	1,610 43	48,543 03	19,417 21	23,538 88	4,707 78	24,124 99
10,454 80	683 77	.....	1,619 93	20,095 19	8,038 08	4,544 86	908 97	8,947 05
33,459 86	21,836 52	.....	1,573 02	86,426 84	34,570 74	6,387 91	1,277 58	35,848 32
31,084 26	4,242 05	.....	2,392 48	39,590 60	15,836 24	19,672 49	3,934 50	19,770 74
123 29	2,876 11	.....	1,409 53	8,005 60	3,202 24	7,789 38	1,557 87	4,760 11
.....	8 50	1,205 42	712 29	3,615 16	1,446 66	3,112 43	622 49	2,068 55
3,816 93	.....	.....	572 04	8,321 17	3,328 47	947 92	189 58	3,518 05
3,172 42	.....	.....	1,608 25	5,530 28	2,212 11	9,560 57	1,912 11	4,124 22
8,100 50	.....	.....	398 30	8,883 14	3,553 26	801 98	160 40	3,713 66
.....	.....	.....	638 20	3,302 16	1,320 86	6,653 67	1,330 71	2,651 57
.....	32 00	.....	937 05	2,704 44	1,081 78	7,507 13	2,579 07	3,660 85
209,372	23 66	240 53	29,514 33	45,906 43	1,006,814 80	402,343 30	381,527 07	81,278 02
				483,621 32				

† 33½ per cent.

APPENDIX B

Expenditure on

The following Schedule shows in detail the work and approved expenditure on County

County.	Construction Work Done during year							Approved
	Miles graded	Miles stoned	Miles gravelled	Tile Drain rods	Bridges	Pipe and Tile Culverts	Other Culverts	
								\$ c.
Wentworth				299	1	11	3	11,923 79
Lanark		1.75	0.75			3	2	5,354 20
Simcoe	3.5		0.75		5	34		3,822 32
Wellington	7.23	0.67	2.23	83	11	72	8	14,907 41
Lincoln		2.0		640		15	6	21,392 81
Oxford		8.75	3.0	473		22		27,197 21
Hastings		1.94	3.37		5			4,111 04
Peel		1.3	8.9			21	1	26,671 95
Middlesex	6.0		26.83	996	5	21	2	37,222 61
Lennox & Addington		2.71				18	4	7,745 81
Prince Edward	4.8	2.3	1.9			13		12,467 62
Halton	2.25	4.0	2.0	9	2	11	10	20,398 46
Perth	4.25	2.37	10.75	1,366	1	13	1	20,759 25
Frontenac	1.65	6.1	1.5		1	37	5	18,725 63
Waterloo	2.0	1.6	12.25	55	1	19		18,402 41
Carleton	3.83	2.12	5.43		1	26		13,495 47
Leeds and Grenville 1910-1915 } Supplementary)		1.55				1		3,773 97
York	0.44	11.20		175	4	26	33	134,079 33
Haldimand	4.08	1.0			5	116	5	7,845 73
Welland	0.5	12.06			2	35	3	82,703 71
Essex	1.35			44	2	6	5	9,020 64
Totals	41.88	63.42	79.66	4,140	46	520	88	502,021 37

APPENDIX B

County Roads

Roads during 1916; and upon which Provincial subsidies were paid in 1917

Expenditure for year			Construction			Approved Main-tenance		Total Grant
Bridges	Machinery and Repairs	Special Grants to Towns, Villages and Tps.	Superin-tendence	Total approved Expendi-ture	Govern-ment grant 40%	Mainten-ance	Grant	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
960 00	1,579 73	.....	2,866 58	17,330 10	6,932 04	31,622 90	6,324 58	13,256 62
.....	945 03	.....	1,084 00	7,383 23	2,953 29	9,955 78	1,991 15	4,944 44
17,418 04	464 47	2,333 03	1,810 50	25,848 36	10,339 34	20,538 34	4,107 67	14,447 01
17,755 54	1,684 78	1,006 49	2,367 82	37,722 04	15,088 82	18,368 06	3,673 61	18,762 43
.....	1,575 38	.....	1,057 09	24,025 28	9,610 11	17,950 70	3,590 14	13,200 25
135 02	3,038 94	1,301 33	1,391 72	33,064 22	13,225 69	12,725 76	2,545 15	15,770 84
20,884 42	440 73	.....	1,600 00	27,036 19	10,814 48	21,350 64	4,270 13	15,084 61
.....	808 71	.....	1,189 45	28,670 11	11,468 04	12,090 50	2,418 11	13,886 15
20,229 94	808 36	1,668 80	2,272 65	62,202 36	24,880 94	17,029 13	3,405 83	28,286 77
.....	576 90	1,870 98	1,047 93	11,241 62	4,496 65	5,204 70	1,040 94	5,537 59
.....	2,777 26	.....	1,469 55	16,714 43	6,685 77	14,772 96	2,954 59	9,640 36
1,082 20	1,020 30	.....	1,108 00	23,608 96	9,443 58	9,385 86	1,877 17	11,320 75
2,067 50	250 00	.....	823 00	23,899 75	9,559 90	5,067 68	1,013 54	10,573 44
198 67	1,666 25	.....	1,414 26	22,004 81	8,801 92	4,376 79	875 36	9,677 28
340 00	6,762 40	.....	2,122 33	27,627 14	11,050 86	5,636 07	1,127 21	12,178 07
2,401 54	145 28	.....	968 20	17,010 49	6,804 20	6,427 78	1,285 56	8,089 76
.....	255 86	5,166 89	1,691 33	10,888 05	4,355 22	921 83	184 37	4,539 59
1,686 87	.....	3,201 81	.....	4,886 68	*1,629 56	.....	.....	1,629 56
3,923 30	768 48	.....	3,383 52	142,154 63	56,861 85	28,632 97	5,726 59	62,588 44
6,762 53	1,477 67	.....	1,238 11	17,324 04	6,929 62	9,582 03	1,916 41	8,846 03
469 46	2,840 02	.....	2,187 46	88,200 65	35,280 26	17,780 01	3,556 00	38,836 26
5,948 90	82 09	.....	604 43	15,656 06	6,262 42	1,525 46	305 09	6,567 51
102,263 93	29,968 64	16,549 33	33,697 93	684,501 20	273,474 56	270,945 95	54,189 20	327,663 76

* 33 $\frac{1}{3}$ per cent.

APPENDIX C

REPORTS OF COUNTY ROAD INSPECTION

TORONTO, January 16th, 1918.

W. A. McLEAN, Esq.,

Deputy Minister of Highways, Ontario.

SIR,—Herewith I beg to submit a brief report on those counties of Ontario in which operations under the Highway Improvement Act have been commenced since January 1st, 1917. In addition to the nine counties herein described, county road systems have been assumed by the Counties of Renfrew, Ontario, Grey and Dufferin with the intention of organizing for work in 1918.

Owing to financial conditions, and more particularly to the scarcity of labour, comparatively little permanent work, other than the construction of necessary bridges and culverts, was undertaken by the above counties. An attempt was made in nearly every case to utilize such labour as was available in keeping the roads of the newly-adopted systems in passable condition, pending the return of conditions more favourable to extensive programmes of construction. The same policy will doubtless be pursued by the majority of counties in Ontario during the coming year. This policy, born of necessity, has had the effect in many cases of distributing the benefits of county organization, during the first year of operation, over the entire county and has overcome the greater part of any opposition which may have formerly existed.

While the expenditure on maintenance in any locality has not been large, nor the permanent improvement great, the continuity of work and other benefits of county management have been realized and public opinion prepared for considerable expenditures on construction following the close of the war.

All of which is respectfully submitted.

WIMUND HUBER,

Assistant Engineer.

BRANT

Brant County assumed a system of County Roads in January, 1917, designating 105 miles of the main highways of the County, which constitutes approximately 18.2 per cent. of the total road mileage.

The work of the past year consisted principally of maintenance and the construction of a number of concrete culverts. In addition to the above, about 15 miles of substantial grading was done which will be returned as construction. An interesting feature of the year's work in Brant County is the use of two gasoline or kerosene tractors for grading operations. These two outfits were used continuously during the summer, the average rate of progress being about one-half mile per day per outfit.

Experience with these tractors, which are rated as 8-16 h.p., has shown that, while giving satisfaction on light grading operations, they have not sufficient power for heavy grading, and larger machines should be used.

No metalling of roads was attempted in 1917, but all roads which were graded were maintained in comparatively good condition by systematic dragging.

BRUCE

Bruce County Road System was adopted in June, 1917, and comprises approximately 350 miles of the leading roads in the County, or about 15.8 per cent. of the total road mileage. The system appears to have been well selected with a view to serving equitably all portions of the County and linking up the principal centres, a commendable feature being the almost entire absence of dead ends.

The system was designated first by selecting the three main roads in the county; namely, the Saugeen Road running northerly from the southerly boundary parallel to the shore of Lake Huron to Southampton, thence easterly across the County to the easterly boundary; the Durham Road from Kincardine to Hanover via Walkerton, and the Elora Road running southerly from Southampton through Paisley, etc., to the south-easterly boundary of the county. Sufficient feeders were then added to these roads to equitably serve the requirements of all sections of the County, the result being a system in which very few revisions will be required. Further evidence of careful selection is found in the comparatively small percentage of total road mileage represented by the County System.

The three main roads above mentioned were originally constructed by the County, but had since reverted to the townships. While originally constructed to a fairly high standard, they have been allowed to deteriorate and their present condition in most cases is bad. The greatest need over the whole system would appear to be thorough drainage, both by means of surface drainage and underground tile. While many of the roads show evidence of having been carefully graded at one time, they have latterly been neglected, and in many instances the drainage facilities originally supplied have become practically useless.

Pending the return of conditions more favourable for road construction, a decided improvement could immediately be made at low cost, and easily and cheaply maintained by the removal of sod shoulders and the cleaning out of side ditches.

Excellent gravel for road building purposes is to be obtained in almost unlimited quantities in nearly all parts of the County, and will constitute practically the only road building material. No machinery or equipment for road construction or maintenance has been purchased during the past year by the County, dependence having been placed on such machinery as could be borrowed from the local municipalities. Very little construction work was attempted, the principal section being a two-mile stretch of grading and gravelling on road No. 2, north of Southampton. Considerable maintenance of a substantial character has been carried on, consisting of the removal of earth shoulders and the addition of sufficient gravel to restore the crown. Most of the gravelling has been left unfinished owing to late work and scarcity of labour, but will be put into good condition in the spring.

Practically no work of organization was attempted during 1917, most of the work being done under township foremen acting under the County Road Superintendent.

STORMONT, DUNDAS AND GLENGARRY

The united Counties of Stormont, Dundas and Glengarry adopted a system of County Roads in October, 1916. The system comprises 433 miles or 21 per cent. of the total road mileage.

Roads for the most part are in poor condition, suffering from lack of maintenance. The counties include much flat country and many swamps, which will necessitate recourse to municipal drainage operations before success can be expected in substantial road improvement. A few of the most important roads radiating from some of the chief centres have been surfaced in the past with crushed stone,

but the great majority of the roads in the county are nothing more than heavy clay roads in bad condition. In many cases ditches which were originally formed have been filled up, while in other cases practically no grading has been done.

To add to the difficulty in road improvement, the majority of the roads in the county are only approximately 40 feet in width, this evidently being the width allowed in the original surveys. Before attempting work of a substantial character, provision should be made to increase the width of the road allowance to approximately 66 feet. Steps toward this end have already been taken by the counties and arrangements have been made with property holders along certain roads to set back fences when such becomes necessary.

No construction work other than a number of concrete bridges and culverts was attempted during the year. Considerable maintenance consisting principally



A CLAY ROAD IN ESSEX COUNTY.

The county road system is carefully maintained throughout by constant use of the drag.

of cutting off earth shoulders, opening ditches, etc., was accomplished and will constitute the greater part of the year's expenditure. The County Road System includes an exceptionally large number of bridges and culverts, the majority of which are of wood, many in almost dangerous condition, demanding immediate renewal. Considering the large number of such structures, there are comparatively few permanent bridges and culverts, and heavy expenditures will be required in this direction in the immediate future.

The organization of the Counties for the prosecution of the work is so far satisfactory. A committee of three has been appointed to carry on the work and the road superintendent is responsible to this committee.

The county has adopted methods of passing and paying accounts and a system of accounting in substantial compliance with the recommendations of this Department.

ELGIN

The Elgin County Road system was adopted in 1917 and originally comprised 280 miles. This was increased in 1918 to 312 miles or 26 per cent. of the total road mileage.

Construction and maintenance work were commenced in October, 1917, but owing to the lateness of the season very little was accomplished. Construction work consisted of two reinforced concrete culverts and a concrete retaining wall to protect the bank in front of one of the steel bents of Silver Creek Bridge, together with numerous corrugated iron culverts. Permanent work on an extensive scale during the war is not contemplated, but organization has been commenced with a view to keeping the present roads in reasonably good condition. Maintenance has so far consisted for the most part of the removal of earth shoulders and the application of small quantities of gravel on the worst sections.

Methods of passing and paying accounts and a system of accounting in accordance with the recommendations of this Department have been adopted.



THE WRONG METHOD.

Cleaning a municipal ditch, and placing the excavated material (sod, muck, etc.) on top of a fairly good road. This practice obstructs travel and destroys the roads.

HURON

Huron County Road System was adopted in June, 1917, and comprises approximately 347 miles, representing about 16.3 per cent. of the total road mileage in the County.

The system for the most part consists of old gravelled roads, many of which were originally constructed by the County. The majority of the roads show evidence of having been well graded, with well formed ditches. Heavy grades are comparatively few. The present condition of the roads would indicate that the greatest immediate need is systematic maintenance, the first steps toward which

would be the trimming away of earth shoulders and the addition of sufficient gravel to fill ruts and depressions and restore the crown where necessary.

Practically no maintenance work was attempted during the past season owing to lack of provision by the county for any expenditure on county roads and also to scarcity of labour. During the season the west part of the county suffered serious damage from two very destructive freshets when a number of bridges were washed out, necessitating their immediate replacement, which work has occupied the greater part of the road superintendent's time.

With the exception of Ashfield Township, where the selection of county roads appears to have been governed largely by local considerations, the county road system appears to be equitably distributed and should satisfactorily serve the county's requirements. A number of short spurs, however, might profitably be



Designed by Frank Barber, County Engineer.
CONCRETE TRUSS ON OLD STONE ABUTMENTS.
Erected by the County of York.

omitted, thus reducing the mileage to more reasonable proportions, relieving the County of considerable expense for maintenance, and corresponding responsibility and anxiety during the early stages of construction.

Up to the present the County has purchased no machinery and no road building organization has been attempted. Any maintenance work carried out during 1917 was accomplished with township outfits and township foremen.

Gravel in unlimited quantities is obtainable in nearly all parts of the County and will constitute practically the only road material for county roads. Taking into consideration the present condition of the roads, the abundance of first-class material, the absence of difficult grading problems, and the comparative ease with which drainage can be secured, the construction and maintenance of a county road system should, with suitable organization and equipment, be carried on at a minimum cost.

KENT

Kent County Road System was assumed in 1917 and comprises 330 miles of main road, or 18.4 per cent. of the total road mileage.

The work of 1917 has been principally that of organization and preliminary steps in maintenance. A patrol system has been inaugurated and, with the improvements which are almost certain to follow during subsequent years of operation, should give excellent results.

There is a great variation in the condition of the roads throughout Kent County. In the northerly part of the County, which is flat and lacks natural drainage facilities, the roads, being on heavy clay soil and having for the greater part never been metalled, are in poor condition. The southerly part, on the other hand, consists of rolling country, providing excellent drainage, and is supplied with large quantities of gravel of excellent road building qualities. The main roads in this section have been well gravelled for many years, and their maintenance will give the county comparatively little trouble.

The great need for the immediate improvement of Kent County roads, particularly in the northern portion, appears to be tile drainage, good outlets for which are provided by the numerous municipal drainage schemes in this section. Underdrainage, coupled with re-grading of the entire system and followed by systematic dragging, should accomplish much toward keeping the roads in reasonably good condition until circumstances warrant substantial construction.

NORFOLK

Norfolk County Road System was assumed in June, 1917, and comprises 262 miles, or approximately 21 per cent. of the County's total road mileage.

A County Road Committee of three members was appointed at the October meeting of County Council and preliminary steps have been taken towards organization for maintenance.

A small amount of maintenance was carried on during the latter part of the season under the new organization. No road construction was attempted in 1917, the principal item in the year's work being one steel bridge in Middleton Township.

No extensive programme of construction is contemplated until after the close of the war.

PRESCOTT AND RUSSELL

The united Counties of Prescott and Russell adopted a County Road System in October, 1916. The system comprises 225 miles of road, constituting approximately 19 per cent. of the total road mileage.

The first steps towards organization for carrying on the work have been made and are in accordance with the suggestions of this Department. A committee of five from the County Council has complete control of the work and meets monthly in various sections of the county to examine work and pass accounts. The system of passing accounts and accounting as recommended by this Department has been adopted in its entirety.

Prescott and Russell has a number of serious difficulties in connection with road improvement. Much of the country is flat and swampy, affording very poor facilities for drainage, and substantial road construction can be carried on only when the surrounding lands themselves have been drained. In many cases, municipal drainage would appear to be the only solution of this problem. The majority of the roads in the County are of either a heavy clay or a heavy sand subsoil and

have for many years been badly neglected. Road building material, while plentiful in certain sections, is totally lacking in others and must necessarily be imported, thus raising the average cost to a fairly high figure.

Lack of maintenance has resulted in a condition of roads which is probably not paralleled elsewhere in Ontario. Extensive maintenance in order to bring the majority of the roads to even passable condition is urgently required and should be the first care of the county in connection with the county road system. A fair start was made during the season of 1917 towards this end, but owing to labour shortage and an unusual amount of wet weather, progress made was not as great as had been hoped for.

A substantial start in road construction has been made. Three sections of approximately two miles each of water bound macadam have been laid at widely separated points in the County and are accomplishing much in the education of the ratepayers and the formation of public sentiment in favour of an extensive programme of road improvement. Of these three sections, two were constructed by the County, operating in each case a complete road building outfit purchased during the year. The third section between L'Orignal and Hawkesbury was constructed by contract and is an excellent piece of work. Considering the County's lack of experience in road building, the two sections completed by day work, one south of the Village of St. Isidore de Prescott and the other east of the Village of Russell, are fairly creditable. The three sections constructed were selected partly on account of their location, the desire being to demonstrate the benefits of improved roads in different sections of the County, and partly because of the proximity of suitable material in each case. The sections constructed by day work were built of a good grade of quarried limestone obtained in the vicinity of the work. The section built by contract was commenced with crushed boulders and finished with quarried limestone obtained near the Town of Hawkesbury.

VICTORIA

A County Road System comprising 230 miles of roads in the southerly six townships of Victoria County was assumed in March, 1917. The said roads constitute 21.8 per cent. of the total road mileage in the area covered by the system.

The present condition of the county roads varies. In Mariposa where the work has been carried on for a number of years under the direction of a Township Road Superintendent and where field stone of fair quality has been plentiful, the main roads are in comparatively good condition. In other sections of the County, and particularly in the immediate vicinity of Lindsay where less attention has heretofore been given to road organization and maintenance, the roads which are largely on heavy clay soil have been neglected and are now in need of immediate attention.

The County faces a number of problems in road construction, such as bad hills, long swamps, etc., which will tend to make road construction fairly expensive. Road material is unevenly distributed, being plentiful in some sections and totally lacking in others. Gravel, field stone and limestone in place are all found in different localities and will, no doubt, all be utilized in the construction of the county roads.

Construction work of 1917 includes a number of short sections of substantial grading. An organization for maintenance has been commenced, but owing to the scarcity of labour it was found impracticable to carry on much work in a systematic manner. The present plans of the county provide for very little work other than maintenance work till after the close of the war.

PARLIAMENT BUILDINGS, TORONTO, ONT.

December 1st, 1917.

W. A. McLEAN, Esq.,

Deputy Minister of Highways, Ontario.

SIR,—I have the honour to submit a summary report on the improvement of the county roads in the Counties of Wellington, Waterloo, Lincoln, Haldimand, Simcoe, Frontenac, Peel, Perth, Lanark and York, to the end of 1917, according to the provisions of the Highway Improvement Act.

In addition to the regular departmental inspection a number of special visits were made during 1917 at the request of the county road superintendents and county councils, when matters of special importance were being considered. The assistance and advice of the Department in such cases appeared to be very much appreciated by the local authorities.

An amendment to the Highway Improvement Act passed by the Provincial Legislature in 1916 makes provision for the payment of a subsidy of 20 per cent. of the cost of maintenance of county roads both before and after construction. All of the counties dealt with in the following report took advantage of this assistance by systematically maintaining their county roads. They received, as formerly, the usual subsidy amounting to 40 per cent. of the cost of such permanent improvement, as was performed according to the requirements of the Department.

The work as a whole showed a marked improvement and a better understanding of the principles of road construction on the part of the local officials throughout the Province.

Respectfully submitted.

ROBT. C. MUIR,

Assistant Engineer.

WELLINGTON

The County of Wellington adopted the county road system in 1903. It has a county road mileage of 344 miles which is approximately 19.4 per cent. of the total road mileage of the County. In 1916 the road mileage was increased from 330 to the present mileage of 344. Many permanent bridges have been built, the spans varying from 12 to 70 feet, the type mostly used being a concrete truss. 63 miles of stone road have been constructed, being 18 per cent. of the road system.

During 1917, approximately $3\frac{1}{2}$ miles of stone and gravel roads were constructed and 6 large bridges built, together with grade reduction, straightening, widening and raising roads through swamps, and the erection of wooden guard fences where necessary. Much work was contemplated for 1917, but owing to the scarcity of labour the work was either not carried out or left in an unfinished condition. The work carried out was entirely satisfactory. The straightening of the travelled road, in the places carried out, has created a great improvement and much work of this nature will be done in the future, as also will grade reduction. The road drag has been used to a great extent on many of the light gravel roads with very good results. Much work of the nature of municipal drains, piping and ditching has been carried out during the past season.

On a part of the county line road between Grey and Wellington, $1\frac{1}{4}$ miles long, a sub-base of crushed stone covered with screenings, but not rolled, was con-

structed. This work was largely carried out by gratis labour, the field stone being supplied and hauled to the crusher free of cost. This road was in an exceptionally bad condition prior to the laying of this sub-base and was almost impassable during the spring and fall months. The work has been carried out satisfactorily and will be a great benefit when the proper surfacing is applied. This road carries a heavy traffic to and from a most important shipping and market point.

The roads are built of either gravel or crushed field stone, both of which are plentiful in the County, and the foreman responsible for the construction supervises the maintenance work. During the spring freshets many culverts were washed out and have been replaced with concrete structures of larger dimensions. Both concrete and corrugated iron pipe culverts are used where sufficient to meet the requirements, a slight preference being given the concrete pipe.

All machinery is housed during the winter months. The rollers and tractors are placed in the open and a house built around them, thereby avoiding the cost of insurance if stored in a barn. The rotary screen is lowered into the bin and covered over with boards to protect it from the weather.

The work is carried out under the direction of a County Road Superintendent who appoints a foreman in each section. The foreman keeps a time book and makes out a pay sheet which is countersigned by the Superintendent and the Warden. The Superintendent issues an order on the Treasurer in favour of the foreman, or he issues individual orders for each man. Orders issued to the foreman are accompanied by the pay sheet which is signed by each man opposite his name and returned to the Treasurer. All accounts are submitted to the Road Superintendent to be certified. The accounts are paid by order on the Treasurer, signed by the Superintendent, the Warden, and the Chairman of the Committee. The orders are similar to a check and are cashed by all the banks in the County or they may be presented directly to the Treasurer. The Road Committee consists of the whole Council and meets at the regular meetings of the County Council, but on special work a sub-committee and the Reeve of the municipality in which the work is located, visit the work and deal with the same in conjunction with the Superintendent. This method of paying accounts and the men is found to be entirely satisfactory.

During the past month an Order-in-Council was approved authorizing the appointment of a Suburban Road Commission on roads adjacent to the City of Guelph. The Commission has chosen 31 miles of road and it is understood that no permanent work will be done until after the war. These roads, however, will be kept in a state of good repair.

The County Road Superintendent is Mr. John M. Young, Harriston.

WATERLOO

The County of Waterloo adopted a county road system in 1908. It has a county road mileage of 213 miles which is approximately 25 per cent. of the road mileage of the County. Approximately 86 miles of stone and gravel roads have been built to the end of 1917, which is 40 per cent. of the road mileage under the system. The road system has been extended from time to time in order to meet requirements.

Much of the work contemplated for 1917 was left in an unfinished state on account of the scarcity of labour. During 1917, gravel or crushed stone was spread on the roads to the extent of approximately twenty-one miles. The bridge work carried out in 1917 consisted only of replacing two wooden piers with concrete piers on one bridge, and on another bridge two wooden abutments were replaced

with concrete structures. The majority of the bridges in the County are not of sufficient strength to carry a ten-ton road roller, and will have to be replaced with a modern type of bridge within the next few years. The bridges at present are iron or timber structures.

A cement concrete roadway was built in 1917 on road No. 14, in the Village of Wellesley, fronting the business section. This pavement is 760 feet long, 20 feet wide and 8 inches thick at the centre and 6 inches at the sides. A mixture of one part of cement to five parts of gravel was used throughout, the gravel being obtained from a pit about one mile from the work. The unit cost of the concrete work was 14¼c. per square foot, the grading being done by day labour. No reinforcement was used. The work has been carried out satisfactorily, though a little more care might have been exercised in tamping behind the joints and in a few places the aggregate appears to have been dirty.

The cement concrete pavement laid in 1914, through the Village of St. Jacob's, is in a very good condition, and the residents of the Village are highly pleased with it.

A light application of tar, which was slightly heated, was applied to the surface of the Galt Road from Galt to Preston, ¾ of a mile in length, and covered with pea gravel. A very light application was applied, as this part of the road had already been treated in 1914. From Centreville to east of the Village of Freeport, 2 miles in length, the surface of the road was given a little heavier treatment of tar as this was the first application, the surface being covered with pea gravel; 1¼ miles of this work was carried out on the Kitchener suburban road system. The surface of the road was treated for a width of 12 feet. All holes were first cleaned out and filled with a mixture of tar and stone chippings, the patch being left a little higher than the surface of the road and allowed to be smoothed out by the traffic. This method of patching has given satisfaction. The tar was mixed with the stone chippings in a manner similar to that used in mixing concrete. The Hamilton Road, east of the City of Galt, was also given a surface treatment of tar, ½ mile in length and 12 feet in width. The stone road constructed in 1917, from the town limits of Preston to the Village of Blair, ¾ of a mile in length and 6 feet wide, was given a light coat of tar, as also was a short section through the village. This work is very satisfactory.

Owing to the difficulty of obtaining teams to haul stone at certain periods of the year, it was the practice to deposit as much crushed stone and gravel as possible on the roads when teams were available so as not to hold up the rolling. This practice can be carried to the extreme, in that it leaves too much work for the roller to do satisfactorily and the traffic using the road sweeps the material into the ditch. Also an uneven surface results as too great a depth of stone is rolled at one time. The majority of the gravel roads are requiring to be dragged and much work of this nature will have to be done next spring. The roads that have been dragged are in a very fair condition. The earth shoulders on nearly all the roads are requiring attention, the shoulders should be dragged in order that the surface water may have freer access to the ditches. Gravel and fieldstone are very plentiful throughout the County. In a few instances the crusher has been erected in a gravel pit and the large stone put through the crusher. It is the intention of the Superintendent to continue crushing stone throughout the winter months and to have stone ready for the road in the spring.

During a freshet in the early summer a 20-foot timber bridge was washed out on road No. 26; this has been replaced with a stone fill and the creek diverted. It is the intention to raise the road at this point 5 or 6 feet for approximately 300 feet in length, between the new fill and the existing bridge.

The road from Kitchener to Bridgeport, an exceptionally heavily travelled road, has been regraded and widened in places. This road is to be paved with a more permanent type of surface within the next few years.

Owing to the inability of the Superintendent to obtain a tractor to operate the crusher, a steam roller was used in one instance; this was satisfactory as far as the crushing went, but it left too much work for the roller to do on the road, with the result that part of the work was left unrolled.

Only one concrete culvert was built during 1917, this being an 8-foot one on road No. 29B, built at a cost of \$285. Numerous 12-inch concrete tiles were laid across the road where required.

The highways throughout the County are very narrow, the width between fences varying from 33 to 40 feet in many places. The Council in a few places



BROKEN STONE ROAD UNDER CONSTRUCTION IN WELLAND COUNTY.

have bought strips of land 10 feet wide in order to provide better facilities for drainage.

Maintenance work only was carried out on the suburban roads adjacent to the Cities of Kitchener and Galt. A few of the roads were given a light application of tar. There are 12 miles of road under the jurisdiction of the Kitchener Suburban Road Commission and 20 miles under the Galt Suburban Road Commission.

The work is carried out under the supervision of the County Road Superintendent, who appoints a foreman in each section. The foreman keeps a time book from which the Superintendent makes out a paysheet, which he submits to the Road Committee for approval. When the paysheet is approved by the Committee the Superintendent issues cheques to each man, which are payable at par at any bank in the County. The Superintendent is given an accountable advance and pays accounts and men by cheque after receiving authority from the Road Com-

mittee. All accounts are submitted to the Superintendent, who certifies and submits them to the Committee. When accounts are approved they are signed by the Chairman and the Reeve of the township in which the work was done. There are seven members in the Road Committee, which meets monthly at the call of the chairman.

The County Road Superintendent is Mr. M. D. Hallman, Kitchener.

LINCOLN

The County of Lincoln adopted the County Road System in 1904, when the Queenston and Grimsby Stone Road was approved under the Highway Act, a length of 29 miles. This road extending across the County is one of the most important roads in the Province; in addition to carrying a heavy local traffic it carries a large amount of through motor traffic. This road was originally a toll road and was purchased by the County. During 1916 the county road system was extended to 138 miles, which is 16.9 per cent. of the total road mileage of the County.

Prior to the inauguration of the Government grant for maintenance, the County expended a large sum of money annually on oiling and maintaining the Queenston and Grimsby Stone Road. Many permanent bridges and culverts have been built, and 32 miles of stone road have been constructed to date, being 23 per cent. of the road system. In 1916, 2 miles of tar penetration road, 18 feet wide, were constructed, together with the improvement of a most dangerous hill. This road received a light cold application of tar during the past season.

During 1917, 24 miles of clay roads were graded, the work being classed as construction as it included the reducing of grades, straightening and widening of the road-bed. This work was carried out satisfactorily. A 20 h.p. gasoline tractor operated the grader on the larger part of this work and was found to be more economical than horses.

The improvement carried out during the past year on the east hill near Jordan, which was a most dangerous hill on account of the bad curves and the narrowness of the road, was only partly completed. The work consisted of cutting back a side hill for a distance of approximately 10 feet, and the road widened throughout. A sharp corner was cut back and a concrete curb and gutter was laid on the south side of the road. A 5-inch tile drain was laid under the gutter for the entire length of the hill. This hill was intended to be resurfaced throughout with a 3-inch tar penetration top, but the work was started too late in the year and was stopped on account of the frost during the first week of December. On account of the dangerous nature of the curve at Jordan a dummy policeman has been erected, requesting traffic to keep to the right; a light is placed on this standard at night. This means of warning the motorists has been found to be satisfactory. The work on this hill will be completed in 1918.

A great improvement was created on Road No. 12 at the crossing of the 15-mile creek. The old bridge was taken down and replaced by a steel structure of 60-foot span, the concrete abutments were raised 2 feet and a concrete retaining wall built. The approaches were raised and widened, the necessary material being obtained from the grade reduction at this point.

Two bridges, steel beam span, were constructed during the year, a 20-foot span with concrete posts and iron pipe rail. The width of the roadway is 20 feet. Many concrete slab culverts, varying from 4 to 10-foot spans, were built during the year. A large number of 12-inch corrugated iron pipe culverts were laid where sufficient to meet the requirements.

There was very little work carried out on construction of stone roads in 1917, only $\frac{1}{2}$ mile being built at St. David's on road No. 17.

Approximately \$33,000 was expended in repairing and maintaining the Queenston and Grimsby Stone Road, known as County Road No. 1. Eighteen miles of stone road were spiked up, harrowed and in many places new stone was added and the whole rolled as in construction. This work was satisfactory, but at its best is only good for one year. It might be advisable to mention here that in carrying out work of this nature care should be taken not to disturb the natural foundation. Where there is an insufficient depth of stone on the road the existing surface should be left intact and new stone added 4 to 5 inches deep and rolled as in construction.

A light surface treatment of 40 per cent. asphaltic oil was given the Queenston and Grimsby Stone Road for almost its entire length. Holes of any appreciable size were cleaned out and filled with a mixture of tar and stone chippings.

It is the intention of the Superintendent to reduce the rock grade and widen the road on a section of Road No. 5, south of Vineland, by quarrying and crushing the rock during the winter months. The crushed stone will be used as a sub-base on another part of the road.

The County now owns a large plant, the chief units of which are: 2 steam rollers, 1 gasoline tractor, 1 asphalt air pressure distributor, 1 oil distributor, 1 steel water tank. The housing of machinery during the winter months is of great importance and under no circumstances should machinery be exposed to the weather during these months.

During the year the following units of machinery were purchased: A 12-ton "Sawyer-Massey" steam roller at a cost of \$3,300; a 20 h.p. gasoline tractor, "Sawyer-Massey," at a cost of \$2,280; an oil distributor at a cost of \$515, and a steel water tank of 430 gallons capacity at a cost of \$185. The asphalt distributor "Climax," purchased in 1916 at a cost of \$1,145, has been very little used.

Owing to the scarcity of labour during the past year it is purposed to appoint a gang at the beginning of next season to do all the concrete work in connection with culverts and bridges. It is expected that more satisfactory work will result from such a procedure.

The work is carried out under the direction of a County Road Superintendent, who appoints a foreman in each section. The foreman makes out a paysheet from his time book every two weeks and submits same to the Superintendent. After the paysheet is certified by the Superintendent and countersigned by the Chairman of the Road Committee, it is forwarded to the Treasurer who issues individual cheques to the men. All accounts are submitted to the Superintendent to be certified, and an order for payment, signed by the Chairman of the Road Committee and the Superintendent, is issued to the Treasurer, who pays same by cheque. There are six members in the Road Committee who meet at the call of the Chairman.

The County Road Superintendent is Mr. Peter Robertson, Beamsville.

HALDIMAND

The County of Haldimand adopted the County Road System in 1911. The road mileage under the system is 125 miles, which is 14 per cent. of the total road mileage in the County. Many permanent bridges and culverts have been built and 20 miles of stone road have been constructed to date, being 16 per cent. of the road system.

During 1917, one and one-quarter miles of stone road were constructed on the Hamilton Road from the limits of the Village of Caledonia northerly. This was

the only construction work carried out during the year. Many miles of clay roads were graded and put in pretty good shape. The clay roads in this county are very difficult to keep up; with a little rain they are made almost impassable, but when dry and smooth they are excellent roads to travel over. The Superintendent, about the beginning of November, issues a notice to each of his foremen, requesting that all clay roads be gone over with the drag and that all culverts, ditches and outlets be cleaned out and left in good condition for the winter.

The work of reducing a steep grade and widening the road-bed on Road No. 1, 6 miles east of the Village of Jarvis, was partly completed during the season. This will be a marked improvement when completed.

The stone quarries belonging to the County have not been in operation for the



SINGLE TRACK STONE ROADWAY, COUNTY OF WELLAND.

The deepening wheel-tracks indicate the need for more systematic maintenance; also that traffic is such as to require a wider stone roadbed, thereby distributing wear.

past two years on account of the high cost and scarcity of labour. The stone used on work carried out during the past season was imported from Dundas.

In building the stone roads it appears that too great a depth of stone is rolled at one time and insufficient bonding material and water are used in consolidating the stone. The earth shoulders should be kept as smooth as possible in order that the surface water may have freer access to the ditches. The hauling of material over the loose stone or during the rolling process should be avoided as far as practicable, and the work should be laid out to prevent this.

The method adopted in unloading the stone from the cars and loading the wagons was rather a novelty; a trench was cut between the rails and the stone dumped through the pockets in the bottom of the car into the trench, the stone being conveyed from the trench to the wagons by means of an elevator and chute, the elevator being driven by a 6 h.p. gasoline engine. This method worked very

satisfactorily and without interference to anything, the end of the siding being used for the purpose, the car, when necessary, being moved so that a pocket would be over the trench. A wagon of two cubic yards capacity was loaded in three minutes and two 50-ton cars were unloaded in a day. The entire outfit consisting of an engine, elevator and bin, and the erection and taking down of same, cost approximately \$260. The elevator was an old one taken from a crushing outfit.

The County owns a large outfit, the chief units of which are 2 steam rollers, 2 steam traction engines, 10 spreading wagons, 3 quarrying and crushing outfits, together with small implements.

The work is carried out under the supervision of a County Road Superintendent, who appoints a foreman in each section. The foreman keeps a time book from which the Superintendent prepares a paysheet, which is signed by himself and the Warden and submitted to the Treasurer, who issues cheques to each man. The cheques are sent to the foreman who distributes them to the men. The paysheets do not come before the Council. All accounts are submitted to the Superintendent who places them on the distribution sheet, signs the same and submits it to the County Road Committee who recommend it to the County Council for payment. The accounts are paid on resolution of the County Council. The distribution sheet is forwarded to the Treasurer who pays accounts by cheque. Original accounts are filed by the County Clerk. The County Road Committee consists of seven members who meet at the call of the Chairman and at the County Council meetings.

The County Road Superintendent is Mr. D. W. McBurney, Hagersville.

SIMCOE

The County of Simcoe adopted the County Road System in 1903. It has a county road mileage of 420 miles which is 15.5 per cent. of the total road mileage of the County.

Many large and permanent bridges have been built, both steel and concrete structures being erected, and approximately 300 miles of stone and gravel roads have been constructed to date which is 71.4 per cent. of the road system. Owing to the light character of surfacing carried out, many of the roads require resurfacing.

During 1917, three miles of stone and gravel roads were constructed and also two concrete slab bridges and four large concrete culverts were built. One 8-foot concrete arch culvert, 53 feet long, was built on Road No. 3, the townline between Essa and Innisfil, replacing a wooden box culvert, the road-bed at this point being widened, the extra material being obtained by reducing the grades of the approaches. The widening of the road-bed and the reducing of the grades have been a great improvement. A wooden guard rail will be erected when the fill has settled. On Road No. 28 the road-bed has been widened on lot 40, Con. XI, Oro. At this point the creek runs parallel to the road and within the right-of-way for a length of approximately 150 feet, and during a freshet last spring a part of the road-bed was washed away. The creek was diverted, being moved over 15 feet, and the road-bed widened 10 feet, the necessary material being obtained from a side hill. The new bank is protected with stone boulders. A wooden guard rail will be erected when the fill has settled. This was a very dangerous point, the road was narrow and the bank was liable to slip at any time. During the past spring numerous culverts have been washed out; these have now been replaced with either a concrete slab culvert or a corrugated iron pipe. The concrete work in connection with the culverts and bridges is satisfactory, though in places a little

rough; and more care might have been exercised in erecting the concrete posts. This work was carried out by day labour; in one case the work was done on a 10 per cent. basis. Numerous corrugated iron pipe culverts were laid during the year varying in size from 12-inch to 42-inch diameter.

One mile of stone road was built on Road 24b two miles south of the Town of Midland, 10 feet wide and 8 inches deep; crushed field stone, crusher run, was used. A 12-ton steam roller was rented from Midland, as also was a water tank. Owing to the scarcity of screenings, sand was used as the bonding material. As in the case of some of the other counties too great a depth of stone has been rolled at one time and insufficient water has been used in consolidating the stone. Many of the gravel roads are requiring to be dragged, as much of the material is swept into the ditches by the traffic. Special care should be taken in depositing gravel on the road, as too great a depth of material is a source of danger to the users of the road. The road drag should be used more frequently on the roads and the gravel swept to the sides of the road dragged to the centre. The majority of the roads carry light traffic and are only given a light coat of gravel. Since the construction of the military camp at Borden the traffic on some of the roads has increased almost three-fold, not to speak of the weight and kind of traffic. This traffic has cut up the roads very much, thus showing that a better type of construction is necessary on some of the more important roads. These roads now require repairing, and a systematic repair and maintenance organization should be established.

It is absolutely essential that the County purchase sufficient outfits at an early date if the work is to be carried out satisfactorily and at the same time meeting the requirements of the Department.

The work is carried out under the direction of a County Road Superintendent who appoints a foreman in each section. The foreman keeps a time book from which he prepares a paysheet, which is issued to the Superintendent for approval, then forwarded to the Treasurer for payment; individual cheques are issued in most cases, but at times a cheque for the full amount is sent to the foreman who pays the men in cash. The pay sheets are often signed by two members of the Road Committee instead of the Superintendent. Only some of the accounts are submitted to the Superintendent for approval, others are approved by two members of the Road Committee. The accounts are paid by cheque on order from the Superintendent or from two members of the Road Committee. The Superintendent should in all cases certify the paysheets and accounts. There are twenty-seven members in the County Road Committee who meet at the regular Council meetings, but on special work a sub-committee, consisting of the Chairman of the Road Committee and two members of the Committee closest to the work visits the work and deals with the question in conjunction with the Superintendent.

The County Road Superintendent is Mr. F. G. Campbell, Barrie.

FRONTENAC

The County of Frontenac adopted the County Road System in 1907, when the Kingston and Perth Toll Road was purchased, the remainder of the toll roads being purchased later. It has a county road mileage of 160 miles, which is approximately 24.4 per cent. of the total road mileage in area covered by the County Road System. The northern section of the County is not included in the system. The system has been changed and extended at various times, the last extension being in 1916. Many permanent bridges have been built and 76 miles of stone road have been constructed to date, being approximately 48 per cent. of the road

system. This County is most favourably situated with respect to road-building material. Limestone of a good quality can be obtained almost at any point in the County, thus reducing hauling costs to a minimum. The work accomplished in this County is very satisfactory. Care is taken in obtaining good alignment.

During 1917, approximately 5 miles of stone road were constructed and one 15-foot concrete slab bridge with stone masonry end walls; and also five concrete arch culverts of 5-foot span were built. Approximately 2 miles of stone road were constructed on Road No. 6, through the Village of Battersca. Prior to the laying of the stone the grades were reduced and hollows filled, in places four feet, also widening and straightening the road-bed. The crushing outfit was right on the work, the stone crushed being taken from the side of the road and from the grade reduction. The width of stone surface is 10 feet, this being increased to 18



A NEWLY FINISHED GRAVEL ROAD IN PRINCE EDWARD COUNTY.

feet through the village. There are twelve concrete tile culverts laid in this section, varying from 8 to 15-inch diameter and 30 to 40 feet in length. At two intersections the roadway has been widened and much improved. Catch-basins are being placed at convenient points through the village. On Road No. 6a, near Sunbury, a bad grade has been reduced and a dangerous curve eliminated. A 24-inch concrete tile, 30 feet long, was laid at this point. On Road No. 11, about $\frac{1}{2}$ mile east of Sydenham, work of the nature of hill cutting, widening and straightening the road-bed is proceeding; a 10-foot cut at the top of the grade has been made. At this point a 24-inch diameter concrete tile, 45 feet long, has been laid. All the work of reducing grades and eliminating bad curves necessitated the quarrying and taking out of rock. Much work of this nature is to be carried out within the next few years. All this work has been carried out satisfactorily and has created a great improvement. A large number of concrete tile culverts varying from 12 to 24-inch in size and 30 to 60 feet in length have been laid during the

year. The majority of the roads have been repaired and put in fairly good shape. Up to the present no special system has been established for the maintenance of the roads, the foreman supervising the construction work being also responsible for maintenance. Within another year or two some system of maintenance will be adopted. The concrete work on the bridges and culverts is most satisfactory, a smooth and well finished job being obtained.

The Commission on suburban roads adjacent to the City of Kingston was appointed in 1916 and work commenced in 1917. There are 60 miles of road under supervision of the Commission and including the seven roads leading into the City, all of which are either market roads or roads used extensively by city motorists. Several new roads, forming belt lines, were taken over by the Commission. On road No. 1 from the City limits westerly, the road has been graded and stoned for approximately $1\frac{1}{2}$ mile in length and 20 feet in width. This work is satisfactory with the exception that provision should have been made along the street car tracks for the surface water to get to the ditch. A surface treatment of oil or tar will be applied to this stretch of stone road in 1918. This road, from lot 10 to lot 19, approximately 2 miles long, has been graded, widened and prepared to receive stone. Stone would have been applied during the past season but was delayed on account of insufficient funds. A little reshaping work will be necessary on this road next year. Two concrete tile culverts, 12 and 15-inch diameter, 20 and 30 feet long, were laid on road No. 1a. On road No. 2 a little west of Collins' Bay the road has been widened and a dangerous curve eliminated by cutting away part of a rock sidehill. This road has been graded for approximately $1\frac{1}{2}$ miles in the vicinity of Collins' Bay, and numerous 12-inch concrete tile culverts have been laid. On road No. 2, north of Collins' Bay, several concrete tile culverts have been laid. A few concrete tile culverts have been laid and a little grading carried out where necessary on the other roads under the suburban area Commission. All the construction work carried out during the past season is satisfactory. Maintenance work to a large extent has been carried out on the majority of the roads under the Commission, the work being of a satisfactory nature.

The work is under the supervision of a County Road Superintendent who appoints a foreman in each section. The foreman keeps a time book from which he makes out a paysheet. The paysheet is submitted to the Superintendent who certifies and submits same to the County Road Committee. The accounts are paid by cheque by the Treasurer on order of the Superintendent, countersigned by the Chairman of the Road Committee. There are five members in the County Road Committee, consisting of the Reeves of the townships covered by the system, who meet at the call of the Chairman.

The County Road Superintendent is Mr. R. H. Fair, Kingston, R.R. No. 5.

PEEL

The County of Peel adopted the County Road System in 1916. It has a county road mileage of 127 miles, which is 14 per cent. of the total road mileage in the County. The County Road System has been revised and extended at various times to meet conditions. Many permanent concrete bridges have been built, the spans varying from 12 to 50 feet, and 98 miles of stone and gravel roads have been constructed to date, being approximately 77 per cent. of the road system.

Very little work was carried out during the past season on account of the scarcity of labour and lack of transportation for materials.

During 1917, approximately $31\frac{1}{4}$ miles of gravel roads were constructed and 4 miles graded, on a part of which a gravel sub-base has been laid. One 32-foot concrete beam span bridge and two concrete culverts, 5 and 8-foot span, have been built. On gravel roads the practice is to lay a sub-base of 5 inches of coarse gravel. In places large stones taken from a creek are used, on which is spread a 6-inch layer of finer gravel and rolled. A horse roller is sometimes used to consolidate the sub-grade and sub-base. Many of the roads in this County are too narrow, though the tendency now is to widen them. The roads are well graded prior to the laying of the sub-base.

During the early part of 1917 the two main roads in the County, Dundas Street and Hurontario Street, were approved by the Department as provincial county roads. The work on these two roads consisted only of repairs at exceptionally bad places. On Dundas Street, in the vicinity of Dixie and Cooksville, the surface of the stone road has been loosened and new stone added and rolled. It is the intention of the County Council, at an early date, to resurface the part of this road from Summerville to Cooksville, with a more permanent type of surfacing. On the work of picking up and loosening the stone surface it is always advisable to have two rollers on the job, one picking up and the other rolling. More satisfactory work is obtained and the work proceeds much more quickly. Several corrugated iron pipe culverts have been laid, varying from 12 to 30-inch diameter and 18 to 28 feet in length.

On the approaches of several bridges where a fill has been necessary it is the intention of the Superintendent to widen the approaches and make an easy side slope, thus avoiding the erection of a guard rail.

The work is carried out under the direction of a County Engineer, who is employed by the day, and who appoints a foreman in each section. The foreman keeps a time book and makes out a monthly paysheet which is submitted to the Engineer. The Engineer certifies the paysheet and submits it to the County Road Committee for approval; when approved the paysheet is submitted to the Treasurer who issues cheques to each man. All accounts are submitted to the Engineer, after being certified by the foreman. The accounts, after being certified by the Engineer, are submitted to the Road Committee for approval. When approved a detailed statement is made out by the Engineer and issued to the Treasurer for payment. The Treasurer issues cheques to each party on the statement submitted by the Engineer. The Road Committee consists of five members, the reeves of each township in the county, who meet at the call of the Chairman one day of the first week in every month.

The County Engineer is Mr. C. R. Wheelock, Orangeville.

PERTH

The County of Perth adopted the County Road System in 1901. It has a country road mileage of 207 miles, which is approximately 16.5 per cent. of the total road mileage of the County. The system has been extended at various dates. During 1917, the two roads through the Town of Listowel, under the County Road System, were struck off the system at the request of the Town. Many permanent bridges have been built and 105 miles of stone and gravel roads have been constructed to date, being approximately 51 per cent. of the road system.

During 1917, approximately 14 miles of stone and gravel roads were constructed and two 16-foot reinforced concrete slab bridges and one 5-foot concrete box culvert were built. The bridges were only partly completed. The majority of the roads consist of 5 inches of crushed field stone as a foundation and about 5

inches of gravel surfacing consolidated in many places by a steam roller. With the exception of Huron Road, the main road from Stratford to Mitchell, the stone or gravel roads are in good condition. This road is very wide and flat and demands immediate attention. During the past season approximately 5,700 feet of tile drain were laid on the road, varying in size from 4 to 10-inch. Approximately $2\frac{1}{4}$ miles of tile drain were laid in 1917 on roads Nos. 17, 26, 35, 51 and 54, varying in size from 4 to 12-inch; tile were laid in some places on both sides of the road. The nature of the subsoil, which is a heavy clay, and the land being practically level demands under drainage and large ditches. Drainage work, to a large extent, is carried out annually. A light cold application of tar has been used on many of the roads through villages for the past few years. Many concrete and corrugated iron pipe culverts were laid in 1917, varying in size from 12 to 30-inch



ON THE HAWKESBURY-L'ORIGINAL ROAD.
Constructed in 1917 by the County of Prescott and Russell.

diameter. Gravel and field stone are very plentiful in some of the townships, but in some instances stone has been imported from Dundas or St. Mary's. The majority of the roads constructed during the past season will have to be dragged next spring and the earth sides drawn in to hold up the gravel. The bridges and culverts erected in 1917 are substantially built. The railing used on the culverts consists of two $1\frac{1}{2}$ -inch iron pipes supported by $3\frac{1}{2}$ -inch x 4-inch iron angles. Maintenance work, to a large extent, has been carried out satisfactorily on the most important roads.

The work is under the supervision of a County Road Superintendent, who is also County Engineer. Each foreman, appointed by the Engineer, keeps a time book from which he prepares a paysheet. The paysheet, signed by the foreman, is submitted to the Engineer for approval, who forwards it to the County Clerk, who issues an order, signed by himself and the Warden, to the Treasurer for payment.

Individual cheques are issued. All accounts for materials are forwarded to the foreman who signs and submits same to the Engineer. A statement is made out by the Engineer, and signed by himself and the foreman, giving the name and address of the contractor, road number, location, material supplied and the amount. This statement is forwarded to the Clerk, who issues an order for the full amount to the Treasurer for payment. The order is signed by the Warden and the Clerk. Individual cheques are issued to the parties shown on the statement. The Road Committee consists of ten members, who meet at the call of the Chairman. On the first Saturday of each month the Engineer holds a conference with all the foremen and all work is discussed.

The County Engineer is Mr. John Roger, Mitchell.

LANARK

Lanark was one of the first counties to adopt a County Road System, commencing in 1903 with the purchase of several toll roads, followed by the first steps in construction in 1904.

The original county road system comprised 98 miles, covering all sections of the County except the Townships of Montague and North Elmsley. This comparatively small mileage was completed in 1914, and in 1915 an addition of 12 miles was designated in the Township of Montague. In 1916 the system was practically doubled by extensions throughout the County, including North Elmsley Township. The total mileage of county roads is now approximately 230 miles, or 18.8 per cent. of the total road mileage of the County.

Construction work for 1917 consists of the section of about 5 miles on road No. 28, between Carleton Place and Almonte, of grading and re-surfacing with crushed limestone, and a bridge across the Mississippi River on road No. 1, south of Lanark Village. In addition to the foregoing construction work several sections of road formerly constructed have been re-surfaced. The County has instituted a commendable system of maintenance, whereby it is attempted to re-surface a definite mileage each year in an attempt to keep the roads already constructed up to a fair standard.

The road material available in Lanark County consists principally of field stone and quarried limestone. The County is well supplied with material of either of these varieties, practically no long hauls being necessary. All the roads in the original system of 98 miles were constructed without the use of a roller. Special attention, however, was given to the stone during the process of consolidation. Ruts were kept filled by grading or raking into them stone which became scattered. This was kept up until the road was thoroughly consolidated, usually about one year, the result being a system of roads which compares favourably with many other roads on which a roller had been used. This method, which would not be permissible in many other counties, was practicable in Lanark owing to the comparatively light traffic of many of the county roads. Even on such heavily travelled roads, however, as the road between Lanark Village and Perth (originally a toll road), the result is a particularly solid, although somewhat rough, road.

County road work is under the direction of a committee of five members of the County Council. This committee does not meet at regular intervals, but as occasion requires. All work is under the direct supervision of the County Road Superintendent. Accounts for material, etc., are submitted in all cases to the Road Superintendent, who issues to the firm or individual presenting the account an order on the County Treasurer, countersigned by the Chairman of the County

Road Committee, by whom all accounts are examined. These accounts are then paid by cheque on presentation to the County Treasurer of the Superintendent's order. Pay lists are made out, signed by the foreman, certified by the Superintendent, countersigned by the Chairman of the County Road Committee and submitted to the Treasurer, who issues a cheque to the Superintendent for the full amount of the paysheet. The Superintendent makes out pay envelopes and pays the men personally.

The County Road Superintendent is Mr. Wm. Watters, Carleton Place.

YORK

The County of York adopted the County Road System in 1911, which consisted of the main roads in the Townships of York, Scarborough, Etobicoke, Vaughan and Markham, an agreement having been made between the County and the City of Toronto, whereby the City would contribute one-third of the cost of construction. Prior to 1917, the mileage of roads under the System was 118 miles which at the end of 1917 was almost completely constructed. The roads in the System include the main roads radiating from the City of Toronto, many of which are the most heavily travelled roads in the Province. These roads, under township care, had fallen into disrepair, owing to the increasing traffic, both in volume and character.

During 1915, the County Road System was extended from 118 to 222 miles, being 15.7 per cent. of the total road mileage of the County. The added mileage is almost wholly in the northern part of the County, not previously in the System.

Various types of road have been constructed in addition to macadam roads, these including brick on concrete foundation, asphaltic concrete, cement concrete, tar penetration and tar surfaces. The class of construction varies with the requirements of traffic. The brick pavement is laid where the road is subjected to heavy teaming. The greater part of this type of paving is laid on hills.

The roads are subjected to such a heavy traffic that constant and careful maintenance is necessary. The completed stone roads, therefore, receive an annual treatment of tar, covered with a light coat of sand. This treatment has given satisfactory results.

Many concrete bridges of a substantial nature have been erected, the spans varying from 12 to 70 feet. These have all been designed with a view to appearance as well as durability.

During 1917, approximately 5 miles of tar penetration roads were constructed with a width of 18 feet; also 4 miles of asphaltic concrete surfacing, 2 inches thick and 18 feet in width, with 3-foot asphalt penetration shoulders; one-fifth of a mile of brick pavement on concrete foundation, 18 feet wide; 3 miles of water-bound macadam, 15 to 20 feet in width, together with a large number of concrete slab culverts under 10 feet span. In addition to the foregoing construction work several sections of the road formerly constructed have been given a surface treatment of tar and sand.

The toll road on the Holland Landing Road, in the vicinity of Bradford, was purchased in 1917, by the County, this being the last toll road in the County of York.

The work is under the supervision of a Board of Commissioners, composed of five members, three from the County and two from the City, and is known as the Toronto and York Roads Commission. The Commission meets twice a month. All accounts are submitted to the Engineer who classifies same and submits them to the Commission. The accounts are countersigned by the Chair-

man and paid by cheque from the Treasurer's office on order of the Engineer and the Commission. The men are paid in cash, pay envelopes being prepared in the Treasurer's office and distributed through the various foremen.

The County Engineer is Mr. E. A. James, Toronto.

TORONTO, December 19th, 1917.

W. A. McLEAN, Esq.,

Deputy Minister of Highways,

Parliament Buildings, Toronto.

SIR,—During the season of 1917 I inspected the county road work in the following counties and beg to submit the following report.

CARLETON

The County of Carleton adopted a County Road System in 1909. It has a county road mileage of 277 miles which is approximately 18 per cent. of the total road mileage of the county.

The work is under the supervision of a County Road Superintendent who appoints foremen in each township. The foreman keeps a time book and submits a time sheet to the superintendent for his approval and signature. After being countersigned by the reeve of the municipality in which the work is being done, it is forwarded to the treasurer. The treasurer issues a cheque to the foreman together with the payroll. The foreman pays the men, secures their signature and returns the payroll to the treasurer.

Roads are built of both gravel and broken stone. Much of the gravelling in the north-west townships of the county is done during the winter, when work on the farms is light and when wages of teams and men are not high. Snow is shovelled from the road-bed and the gravel placed in the trench made. In the spring the metal is graded and shaped up so that traffic will consolidate it evenly.

During the spring of 1917 several jobs of building broken stone roads were contemplated. This work was not all finished. Two jobs had to be left owing to shortage of labour and also to lack of equipment. The county bought some new machinery and it was not only delayed in delivery but also much adjustment was found necessary before it would run satisfactorily. Before the work was completed the winter set in and the road was left unfinished.

Several bridges were also built. Graham's Bridge on Road No. 1 has concrete abutments on a pile foundation. It is built with I-beams and has a concrete floor, curb and railing. Padgett's Bridge on Road No. 5a is a steel truss on concrete abutments. The concrete in the curb does not appear to be good and it should be carefully watched to detect any defects.

Green's Creek Bridge on Road No. 9 is built of steel I-beams on concrete abutments. Hill cutting and filling has reduced the grade considerably and tree trimming has improved the line of vision, changing that section of road from a dangerous condition to a relatively safe one.

The concrete in a new bridge of 15 ft. span in Nepean Township on Road No. 4, Lot 23, Cons. I and II is not satisfactory and should be carefully watched to ascertain if it will stand up.

The maintenance work is in the hands of the same foreman who is in charge of the construction in each township. It is not systematically carried out. The bad places in the road are repaired, but only when they become very bad.

Improvements could be made in that section of the county where roads are built of stone if the superintendent were to have permanent gangs under a steady foreman. They could go from job to job and be improving all the time. In Nepean Township this idea is partly carried out. The township road superintendent is also the county foreman and he employs his men the whole season through. The main objection to this is that the county work may have to suffer on account of the township or vice versa.

The Road Superintendent was formerly paid by the day for such time as he



CONCRETE BRIDGE CONSTRUCTION.

Placing footings for concrete bridge, on the Provincial Highway.

was on the county road work and the time charged to the particular work he found it necessary to visit. A most necessary change has been made this year in that he is now paid out of general account, provided with a motor car so that he can travel continuously on the county roads and is thus able to keep a close supervision over the whole system.

LEEDS AND GRENVILLE

The United Counties of Leeds and Grenville adopted a county road system in 1910 and have about 270 miles of county roads, which is about 15 per cent. of the total road mileage of the county.

The original county system was very disconnected. The roads first assumed were in the vicinity of the different towns and villages. Traffic conditions have so changed during the past few years that they have found it necessary to connect up some of the broken ends. During 1917 under by-laws of the Counties' Council,

several important additions were made and if this idea is followed during the next season they will soon have a well connected system.

The work is under the supervision of an engineer who consults with a committee of three as to the general policy of the county road work.

This committee meets monthly or at the call of the chairman. Also, the chairman of the committee and the reeve of the municipality where the work is being done meet every Thursday to pass accounts, etc.

All accounts and paylists are certified by the engineer and approved by the reeve of the township. The chairman then issues an order on the treasurer who pays the account, or if it is a paylist sends a cheque to the foreman who pays the men and returns the paylist to the treasurer.

Practically all roads are built of crushed field stone or crushed quarried stone. Last season very little work was done owing to the shortage of labour. About two miles of stone was laid on Road No. 42, but it was so late in the season that it could not be properly rolled. Part of this was across a swamp and when an outlet is made for the drainage this section of road will be greatly improved.

On road No. 33a just south of the Village of Elgin, a steep rocky hill was cut down and the low road-bed at the bottom was raised. In the Village of Elgin where the road was narrow and rough, a rocky knoll was cut off and the road was widened, making a great improvement.

In the Village of Kemptville the street leading from the main street of the village to the station was widened and filled, and tarvia was applied, giving very good results and improving the appearance and safety of this thoroughfare.

A most interesting piece of construction is contemplated for next season. On road No. 5, known locally as the Lyn Road, there is a very dangerous level crossing over the Grand Trunk Railway. In the hearing given by the Railway Board to a committee of the County Council, the County Engineer was able to show the Board that by deviating two roads and building a subway crossing about 300 ft. east of where the present level crossing is, this dangerous situation could be relieved. The Railway Board agreed and made the following apportionment of cost:—

Grand Trunk Railway	50%
Subway Fund	20%
Township of Elizabethtown	15%
United Counties Leeds and Grenville	15%

The Government Grant on the county share is 40% of 15% = 6%, which leaves the county 9% of the cost of the subway. This is an excellent argument in favor of a County Road System for subway construction.

Maintenance is carried on where and when it is absolutely necessary. As a large condensed milk factory is being built in Brockville, the roads leading from the town have much heavy milk waggon traffic to bear and they need continuous maintenance.

When labour conditions right themselves, this county should pile plenty of repair material near the already metalled roads and adopt a plan of systematic maintenance for their main travelled roads.

LENNOX AND ADDINGTON

The County of Lennox and Addington adopted a County Road System in 1906. It has a county road mileage of 160 miles which is approximately 20 per cent. of the total road mileage of the townships that are included in the County Road System.

The work is under the direction of a County Road Superintendent. There is no Road Committee, but the work to be done in any municipality is done after consultation with the reeve of that municipality. All accounts are submitted to the Road Superintendent and are forwarded to the treasurer after being signed by the Warden and Clerk. The accounts are paid by the Treasurer on the order of the Road Superintendent, countersigned by the Warden and Clerk.

Men are paid slightly differently in this county as compared with other counties. The Road Superintendent is given an accountable advance of \$600.00 for payment of wages, etc. Paylists and pay envelopes are made out by the Superintendent from the foremen's time books and men are paid through the foremen. On the order of the warden and clerk an amount equal to the total of the paylists is repaid to the superintendent, thus keeping the total advance at \$600.00.

An outfit with men steadily employed goes from job to job and by managing the work in this manner the labour situation is not as hard to control. During the past two years this county has not gone into construction very extensively; in the season of 1917 it built about one and a half miles of macadam road and one small bridge.

Owing to the fact that each township is charged with the cost of the work done in that particular township, and because no money is raised by debentures, and as very little is raised annually for construction, there are no very long sections of road built in any one year and the machinery is moved long distances from job to job. This manner of doing work does not lend itself to economic construction. As the debenture debt of the county is negligible, it would appear to be good business for them to raise money enough to build a substantial section of road or reasonable length before moving to other parts of the county.

Up to the year 1916 very little maintenance work was done but they have recently done work that was absolutely necessary. There is need in this county for a more systematic maintenance system.

HASTINGS

The County of Hastings adopted a County Roads System in 1904. It comprises 505 miles of county road which is about 35 per cent. of the total road mileage of the county, and is too extensive for best results to the county.

The work is under the direction of a County Road Superintendent who consults with a Committee of five with regard to the general policy of the county road work. Pay sheets signed by the foreman are sent to the County Road Superintendent. He, with the County Treasurer, checks it, makes a copy of it in a book and files the time sheet. The Treasurer makes out a cheque for the amount of the time sheet and gives it to the County Road Superintendent, who is bonded. The Road Superintendent pays the men in cash and they sign the book into which the names on the pay sheet were copied.

Many expensive bridges have been built in this county. The roads are constructed of gravel in most cases as the county is not well enough equipped with machinery to build broken stone roads. During the past season little or no construction has been carried on, partly owing to labour conditions and partly

because the county council does not pay the men prevailing wages in that vicinity.

The Road Superintendent has no car and has approximately 500 miles to oversee. It is evident that he cannot possibly cover the roads as they should be covered, by means of train and horse and buggy.

The county has one stone crusher, but no bin and screen. It would seem advisable that they should equip themselves more adequately with proper road machinery before any standard road work is contemplated.

PRINCE EDWARD

The County of Prince Edward adopted a County Road System in 1907. There is a county road mileage in this county of 130 miles which is approximately 21 per cent. of the total road mileage of the county.

The work is under the supervision of a County Road Superintendent. He consults with a Committee of three as to the general policy of the work, and this Committee meet at the call of the Road Superintendent. Accounts are submitted to and certified by him, and after being countersigned by the warden and chairman of the County Road Committee, they are submitted to the Treasurer who pays them on the order of the warden, chairman of Road Committee and Road Superintendent.

The foremen submit a time sheet to the Road Superintendent and an order signed by the Road Superintendent and chairman of the Road Committee is given to the Treasurer for the amount of the time sheet. The Treasurer issues a cheque in favor of the Road Superintendent who cashes it and makes out individual pay envelopes which are distributed through the foreman.

This county is unique in that in the beginning they started to construct from Pieton, the County Town and shipping point. The result is that there are continuous stretches of well built macadam roads radiating from Pieton in all directions. Money was raised by a debenture issue and by working about three gangs (who lived in a caboose on the job) through the whole season, creditable results were obtained.

Owing to shortage of labor during the last season, very little construction was contemplated or carried out. On road No. 16 in the Township of Ameliasburg about two miles of gravel road was built. The grading and the first layer of gravelling was done in the season of 1916 and consolidated by traffic. In 1917 the second layer of gravel was put on, spread evenly, wetted and rolled. The advantage of building a gravel road in this way is shown when the roller is used the second season, as no depressions appear and the sub-grade is solid.

Maintenance work in Prince Edward County has now become a large factor in their annual expenditure. In order to obtain a large mileage during the first few years of construction, stone was not placed sufficiently thick to make the road last a reasonable length of time. Much of the road that was first built has to be re-surfaced with a layer of stone four or five inches in thickness. Also, the stone in Prince Edward County is not as hard as other road building limestone and wears out more readily. There are sections of county roads where the road surface is in good condition except for the two wheel ruts. A road in this condition is repaired there in the following manner:—

The rut is first well wetted with water and crusher run of stone is added to it. The stone is then rolled tightly into the ruts and water is sprayed over the whole road. The puddle of limestone dust and water which is thus formed is brushed into the ruts making a kind of mortar to hold the new stone. The road is allowed to dry out a little and is then rolled. If the work is properly executed, good results are obtained.

Except for a gap of two miles and a half on the main road from Belleville to Picton, and a gap of about five miles from Wellington to Bloomfield, the Prince Edward County road system is well distributed and appears to serve the best interests of the people of the county.

HALTON

The County of Halton adopted a county road system in 1907. The county road system is comprised of 169 miles, which is about 25 per cent. of the total road mileage of the county.

The work is under the supervision of a County Road Superintendent who consults with a Committee of four who are the reeves of the four townships comprising the county, where the work shall be done for the season. All accounts submitted to the Road Superintendent, after being certified by the Superintendent and the Warden, are forwarded to the Treasurer who pays them by cheque. Pay-lists signed by the Warden and Road Superintendent are submitted to the Treasurer who issues a cheque to the foreman to cover them.

Halton County is comprised of four townships and each township has its own road machinery. By this means it is possible to operate four gangs of men at the one time. Because Nassagaweya Township has plenty of local material, the county roads in that township are practically all constructed. Nelson Township, to the south of Nassagaweya, has some local material, but it is found to be a long haul to some of the jobs. Esquesing has a little road material in the north, but in the south, and in Trafalgar Township, there is absolutely no road material and it is all imported from some commercial quarry, which makes road construction for this section of the county expensive.

North of Georgetown, during the past season where a section of road No. 1 led down a steep hill, the road was diverted and a cut and fill were made which eased the grade and made a great improvement on the existing conditions.

Maintenance work in the county is considerably on the increase. Instead of easing the traffic on the county roads, the Toronto-Hamilton Highway has increased it. Motorists from the north use the Halton County roads to get to the concrete highway. Much evidence of this is shown on the road known locally as the Guelph Line, which runs north from Burlington. On sections of this road the binder is completely gone and the stone road surface is becoming rough. Only by use of tar or asphaltic oils can this situation be relieved.

The constructed roads in Halton County on the whole are in very good condition, but some proper form of maintenance must be established in the near future or they will rapidly deteriorate. Stone should be crushed and left on the roadside in order that a patrol man would have material to work with.

WENTWORTH

The County of Wentworth was one of the first counties in the Province to establish a county road system. It has a completely constructed county road system of 140 miles, which is about 18 per cent. of the total road mileage of the county.

The work is under the supervision of a County Road Superintendent. There is a County Road Committee of three, with whom he consults as to the general policy, the character and amount of work to be done. Accounts are submitted to him, and after he certifies to them, they are passed by the Finance Committee and the council as a whole.

A distribution sheet is made out every two weeks, which after being signed by the Road Superintendent and Warden, the Treasurer issues a cheque for the amount of the sheet to the Superintendent, and he pays the accounts.

Men are paid every two weeks in Wentworth County. The Road Superintendent issues a cheque to each foreman for the amount of his time book, who pays the men and takes their signature in the time book.

There was very little road construction done this last season. Nearly all the designated roads have been built. Several small reinforced concrete bridges, however, have been constructed, the concrete being of a very high standard.

Maintenance work in Wentworth County has now become of importance. A section of the road leading from Hamilton to Niagara Falls passes through the county and with the Hamilton-Toronto concrete road east of Hamilton, traffic converges to connect with these main arteries.

Because of this increased traffic, it will be necessary to accumulate road repair material along the county roads, so that the patrolman, or repair men will have something to work with when a complete system of maintenance is established.

WELLAND

Welland County adopted a County Road System in 1912. It has a county road mileage of 160 miles which is about 15 per cent. of the total road mileage of the county.

The county road work is under the supervision of a County Road Superintendent and he consults with a Committee of three, appointed by the county council, who meet monthly, as to the general policy to be carried out during the season.

All accounts are submitted to the Road Superintendent who forwards them to a special Audit Committee (not the County Road Committee) whose sole duty is to check and pass county road accounts. The accounts are endorsed by all members of this Committee and a list forwarded to the County Clerk who makes out an order on the Treasurer and holds same until signed by the Warden. Orders on the Treasurer, signed by the Clerk and Warden, are sent to individuals or firms submitting accounts, who cash same at Treasurer's office, or at any bank in the county. The bank makes out pay envelopes from paylists furnished by the county, and the Road Superintendent takes the envelopes to the foreman who gives them to the men and takes their signature on the pay sheet.

The County Road Superintendent appoints foremen and endeavors to keep them employed during the whole season. During the seasons 1912-1916 inclusive, they built about 85 miles of crushed stone roads, but the drainage of them has not been properly taken care of. The county council decided at the January (1917) meeting of the county council not to construct any this season, but to simply maintain what was already built. At the June session they decided that some work was absolutely necessary and they started about the first of July on construction. Labour conditions at that season were very bad and on road No. 14 from lots 1-12 of Crowland Township, where imported stone was being used, car shortage interfered with the work so badly that it could not be finished this season. The coarse metal was all put on and dressed on top with local gravel, poor in quality, but it enabled the traffic to get on the stone and help to consolidate it.

On road No. 16, Con. V of Crowland about three-quarters of a mile was built of crushed stone from the county quarry. The stone was hauled by the

county truck, and the work here also was delayed owing to the numerous breakdowns of the engine of the truck. Eventually the road was properly consolidated and the surface well finished. The ditching and grading was also very well done.

Maintenance work is not very systematically carried out. Some oiling and tarring is done, but when the roads were being built, no material was placed along them for maintenance and it is almost impossible to do any real repair work.

In order that the roads already built should not be worn out entirely, a systematic maintenance organization should be inaugurated and stone delivered on the different roads so the patrol men would have material handy. The drainage conditions should be carefully looked after, because it appears that the ruts which form in the newly built roads have lack of drainage largely as their cause.

MIDDLESEX

The County of Middlesex adopted a County Road System in 1906. Additions having been made to the system in subsequent by-laws, they have now about 408 miles of county roads which is approximately 18 per cent. of the total road mileage of the county.

The work is under the supervision of a County Road Superintendent who acts with the reeves and deputy reeves of all the townships with regard to the amount and location of the work to be carried on during the season. The Road Superintendent is authorized under a by-law to sign all accounts and pay sheets and his signature constitutes the Treasurer's authority for paying them. A time book is kept by the foreman and sent at intervals to the Superintendent who makes out the paylist. Men are paid by the foremen who receive a cheque from the Treasurer on the order of the Superintendent. Each foreman is bonded for \$500.00.

Roads in Middlesex County are practically all built of gravel which is found in abundance in all townships of the county except two. Up to the year 1917, gravel had been placed on the road in very deep layers as it could be cheaply obtained and the larger the amount that could be put on, the larger would be the Government grant. If it is not rolled—and to supply rollers to cover all the work done in the county during the season would be an expensive undertaking—this heavy coat of gravel makes it both inconvenient and dangerous to traffic. The policy has been changed during the past season. Where new work is to be done a half coat is put on in one season and the following season the second coat is applied. This gives better results and better satisfaction to all.

The Superintendent in Middlesex County has recently adopted a new plan for maintaining the roads. A large mileage of county roads has been heavily gravelled for years. They become rutted and full of shallow holes, although there is a good depth of metal. Where there is plenty of material on the road, the picks are put in the roller and the gravel surface is loosened for four inches in depth, graded evenly, wetted and rolled, and a smooth wearing surface is restored at small cost. If the shoulders become too high for the centre of the road, they are graded off and hauled away.

ESSEX COUNTY

Essex County adopted a County Road System of 142 miles in 1916. This is about 21 per cent. of the total road mileage in those townships of the county which are included in the system.

The work is under the supervision of a County Road Superintendent who consults with a Committee of five members of the county council. All paylists and accounts are submitted to the County Road Superintendent who signs them

and makes out a distribution sheet. The Treasurer then pays by cheque from the distribution sheet. If it is a paylist, a cheque covering the amount of the paylist is sent to the foreman who pays the men and takes their signature.

No road construction has been attempted since the adoption of the system, but several culverts and small span bridges have been built. In the building of the culverts the county furnishes all the material and the contractor furnishes the forms and builds the bridge. The county is then reasonably sure that clean gravel and the specified quantity of steel and cement will be put in the structure.

With the exception of the Talbot Road, practically all the roads in the County Road System have a clay surface. The Road Superintendent has inaugurated a patrol system for the dragging of these roads. Each man is given about four miles—they started with seven but have reduced it to four or five—and he must get out after each rain and make his rounds or his place goes to someone else. The result is very satisfactory, and during the late spring, summer and early autumn the roads are in excellent condition. Moreover, it has created a friendly rivalry between the patrolmen and they strive to outdo each other in getting results. The Township Councils having seen what systematic dragging would do for the county roads have improved their roads as well. The cost of maintaining the clay roads in this way costs the county approximately \$32.00 per mile per year.

When labour conditions become better and the cost of machinery is less, Essex County will no doubt commence to surface their roads with gravel or broken stone, but in the meantime the systematic dragging is giving excellent results.

OXFORD

A system of county roads was first established in the County of Oxford in 1904 when certain toll roads were purchased. The tolls were removed and the maintenance of these and other main roads provided for. The special Act under which this system was carried on having been found unsatisfactory, a new by-law was passed in 1907 when a system of 256 miles was assumed by the county. In 1913 under By-law No. 672, a reduced system of County Roads was designated consisting of approximately 214 miles, which is about 16 per cent. of the total road mileage of the county.

The work is under the supervision of a County Road Superintendent who consults with a Committee of the whole council at regular meetings of the council as to the general policy to be carried out. Accounts are submitted to the Road Superintendent who checks them and issues an order on the Treasurer for payment. The order on the Treasurer is sent to the individual to whom the accounts are to be paid, who countersigns it and returns it to the Treasurer. The Treasurer then issues a check for the amount of the order and retains the order for his receipt. In order to pay the men, the pay sheet compiled from the time book by the Road Superintendent is sent to a bank which makes out individual pay envelopes. The men call at the bank for the money and leave their signature on the time sheet.

The method of paying accounts is somewhat cumbersome and often leads the Treasurer into trouble at the end of the year. The person to whom an account is payable receives the order from the Road Superintendent to countersign. This he sometimes neglects to do until after the year is ended. The result is that the Treasurer's statement and that of the Road Superintendent do not correspond. If the warden and chairman of a Road Committee signed the accounts

and sent them on to the Treasurer, he could remit a cheque at once and there would then be no delay and trouble at the end of the year.

Roads in Oxford County are built of gravel, crushed gravel and crushed quarry stone, the latter being imported into sections of the county where there is no local material. They have a large mileage of metalled roads, but owing to the increased traffic during the last few years, the surface on many of them is becoming rough and rutted.

During the past season construction work was not as heavy as in former seasons. Several pieces of work that were not completed during 1916 were re-rolled this year. Two concrete culverts, one 8 ft. and one 12 ft. in span, that were washed out by heavy floods were rebuilt.

There is no systematic maintenance work carried on over the whole county, but a system of the nature of a patrol system was tried out on road No. 22 from Woodstock to Tavistock with excellent results.

There is a large condensed milk factory at Norwich and the heavy, narrow-tired milk waggon traffic leading into that town has rutted the roads badly. Crushed stone roads in this vicinity will not stand up under such traffic unless a careful system of maintenance is carried out.

All of which is respectfully submitted.

W. H. LOSEE,

Assistant Engineer.

APPENDIX D

PROVINCIAL HIGHWAYS

Report of Chief Engineer

TORONTO, April 6th, 1918.

W. A. McLEAN, Esq.,
Deputy Minister of Highways,
Ontario.

SIR.—In accordance with $\S$ Geo. V. c. 16, s. 12, subsec. 1, I have the honour to submit to you a report and certified statement covering work done and expenditure made in maintaining the Provincial Highway through the Townships of Pickering, Whitby, Whitby East, Darlington, Clarke and Hope. This description of work done and the summary of expenditure is for the period from the date when the highway was assumed on August 21st, 1917, up to January 3rd, 1918.

TOWNSHIP OF PICKERING

In the Township of Pickering an inspection of the highway and of the heavy traffic going over it, showed that a number of culverts required immediate renewal, while the road surface was such that a considerable stretch required gravelling, because of the roughness of the roadway. The entire length of road in the Township required grading in order to prevent water lying on the surface, and this work was commenced as soon as proper equipment could be purchased.

Grading

The road was graded from the east side of the Rouge Hill to the easterly limit of the Township, except at bridges, and in all a total length of approximately 8.6 miles. This work consisted in passing the grader along the shoulder of the road, and in that manner cutting off the shoulder and overcasting it to the side of the road, so that the centre of the road was left higher than the shoulder, thus securing proper drainage. The entire cost of this work was \$323.38.

Gravelling

The rough sections of the road were gravelled either lightly or heavily according to the requirements, and in all 3.1 miles were gravelled at a cost of \$2,933.64.

Bridges and Culverts

A number of timber culverts on the highway were in very poor condition, and when the road was taken over a culvert about one mile east of Pickering Village was found to have broken down causing a dangerous hole in the travelled part of the roadway. This culvert required immediate renewal and a foreman was at once put in charge to rebuild the structure in concrete. The size of the culvert is now three feet wide and four feet high, and the cost complete was \$624.72.

A second culvert about one-half mile east of Pickering Village was also in poor condition and was renewed in concrete. The opening provided is two feet wide and two feet high, and the culvert cost complete \$376.27.

A third timber culvert about three-quarters of a mile west of Dunbarton was also found to be unsafe, and was renewed in concrete at a cost of \$632.94. The opening of this culvert is now five feet wide and four feet high.

Petticoat Creek Bridge has a timber floor supported by timber stringers, and a number of these stringers were found to be decayed and dangerous to travel. New stringers were put in wherever required, and new planks were placed in the flooring wherever necessary.

Several other timber culverts with decayed stringers and flooring were made safe for heavy traffic at a cost of \$491.26, and this amount includes a quantity of timber purchased to renew decayed stringers and flooring in Pickering Village bridge. This amount is charged to maintenance.

Five corrugated ingot iron culverts were placed in the side ditches of the road at various points under farm entrances, and one concrete pipe culvert under the road proper was extended in order to make the highway safe for travel. The cost of these pipe culverts was \$174.42.

The total cost of new work on the construction of bridges and culverts amounted to \$2,012.15.

Earthwork and Ditching

At three points along the road considerable ditching was required due to the fact that the road was narrow, and being in a cutting tended to become boggy or rough after wet weather.

The first grading undertaken consisted in opening up the side road ditch on the south side of the road east of the Rouge bridge. This ditch was dug to a depth of about two and one-half feet below the crown of the road, and immediate benefit to the drainage of the road was observed.

The next work of ditching undertaken consisted in widening out and grading the road through the Village of Dunbarton. This road had been rendered very rough due to all surface water following down the centre of the highway. Ditches were constructed on the north and south sides of the hill and proper provision was made for conveying all water to a good outlet.

Work was also completed on the hill in front of the church on Lot 5, where wet weather frequently caused impassable conditions. The roadway on this hill was widened out, proper ditches constructed and the water drained away. The total cost of all the ditching, grading and earthwork on the road was \$2,540.78.

It was contemplated to construct catch basins on the Rouge Hill in order to divert the heavy flow of water. Cast iron gully gratings were purchased for this work and will be installed where necessary. The cost of these gratings was \$25.58.

Snow Removal

During the winter snow drifts tended to form on different parts of the road and these drifts were of such a size as to seriously delay or completely block the traffic. The road was kept open for public travel at a cost of \$67.00, which amount covers snow shovelling over the entire length of the road within the Township.

Summary

All charges included in the following totals for work done in the Township of Pickering cover only pay sheets for men and teams, and accounts for material used in maintenance and construction of the road, for the stated period.

Construction

	Total Expenditure.	Cost to Township.	
Earthwork	\$2,540 78	\$762 23	
Bridges and Culverts:—			
Station 5952-13	624 72	187 42	
Station 5987-36	376 27	112 88	
Station 6221-80	632 94	189 88	
Corrugated Ingot Iron and Concrete Pipe	174 42	52 33	
Miscellaneous	203 80	61 14	
Gully Gratings	25 58	7 67	
	\$4,578 51	\$1,373 55	\$1,373 55



SHARP TURN IN THE PROVINCIAL HIGHWAY.

At Welcome, near Port Hope, obstructed by telephone poles and letter boxes.

Maintenance

	Total Expenditure.	Cost to Township.	
Gravelling	\$2,933 64	\$880 09	
Grading Shoulders	323 38	97 01	
Strengthening Bridges and Culverts ...	491 26	147 39	
Snow Removal	67 00	20 10	
	\$3,815 28	\$1,144 59	\$1,144 59
Total Cost of Work to Township			\$2,518 14

TOWNSHIP OF WHITBY

An examination of the Provincial Highway in this Township showed that the road was flat, and urgently required grading in order that water would properly drain from the surface. In two places the road was found to be very rough, due to the absence of side ditches, and steps were immediately taken to repair these sections.

Grading

The work of grading consisted in passing the grader over the shoulder of the road and throwing a portion of the earth towards the ditches so that the centre of the road was left higher to give drainage. This work was carried out from the westerly to the easterly boundary of the Township, except in the Town of Whitby. The entire distance graded was two miles, and this work cost \$99.00.

Gravelling

Gravel was applied to the road in two short stretches, making in all about one-quarter mile in length. One stretch of gravel was applied a short distance west of



DAINGEROUS CONDITIONS REMOVED.

Turn at Welcome, after widening, and removal of poles and letter boxes.

the Town of Whitby, while the larger amount was placed on the road at the hill about one-half mile east of the Town of Whitby. The work of gravelling cost in all \$223.84.

Bridges and Culverts

A charge of \$3.00 is made to cover the cost of timber placed in a culvert a short distance east of Whitby.

Summary

All charges included in the following totals for work done in the Township of Whitby cover only paysheets for men and teams and accounts for material used in the maintenance of the road, for the stated period.

Maintenance

	Total Expenditure.	Total Cost to Township.	
Grading	\$99 00	\$29 70	
Gravelling	223 84	67 15	
Bridges and Culverts	3 00	0 90	
	<u>\$325 84</u>	<u>\$97 75</u>	
Total Cost to Township			\$97 75

TOWNSHIP OF WHITBY EAST

The examination of the road indicated that for some distance east and west of Oshawa considerable gravelling would be required in order to improve the stretches of very rough road.

A culvert located about one mile west of Oshawa was also found to be in dangerous condition and urgently required renewal. The road was also flat and required grading in order to give proper drainage facilities to the travelled portion.

Grading

The road was graded from the easterly to the westerly limits of the Township, except within the limits of the Town of Oshawa, and the work carried out consisted in passing the grader along the shoulder of the road. In this manner the material was overcast to the side of the road, thus leaving the centre higher and providing drainage. The length of the road graded was 2.8 miles, and the cost of this work was \$78.89.

Gravelling

Heavy gravelling was required westerly from the Town of Oshawa for a distance of about one mile, and another section about one-quarter of a mile in length was completed at the westerly side of the Township. East of Oshawa the road was gravelled in some sections heavily and in other sections lightly, according to the condition in which the old surface was found to be. In all 1.7 miles of road were heavily or lightly gravelled, and the entire cost of this work was \$2,566.20.

Bridges and Culverts

The culvert about one mile west of Oshawa was made safe for public travel by placing temporary stringers at a cost of \$12.00. This timber was used to render the culvert secure until such time as the structure could be rebuilt, as the sidewalls and stringers in the old culvert were in such condition that complete renewal was imperative. The work of constructing a reinforced concrete culvert at this location was commenced early in December, and a culvert ten feet wide and four feet six inches in height of opening was constructed. The accounts received for this work up until January 31st, 1918, totalled \$1,456.61.

Summary

All charges included in the following totals for work done in the Township of Whitby East, cover only paysheets for men and teams and accounts for material used in maintenance and construction of the road for the stated period.

Construction

	Total Expenditure.	Cost to Township.	
Bridges and Culverts	\$1,456 61	\$435 98	\$435 98

Maintenance

	Total Expenditure.	Cost to Township.
Grading	\$78 89	\$23 67
Gravelling	2,566 20	769 86
Bridges and Culverts	12 00	3 60
	\$2,657 09	\$797 13
Total Cost to Township		\$1,234 11

TOWNSHIP OF DARLINGTON

In Darlington Township practically the entire length of the highway was flat and proper grading was urgently required. In several places adequate side ditches were necessary to drain the roadway.

Grading

The road was graded from the easterly to the westerly limits of the Township, in all a distance of 7.6 miles at a cost of \$249.29. This work consisted in passing the grader along the shoulder of the road, and cutting off and overcasting the earth so as to make the centre of the road higher than the shoulders. In this manner proper drainage was secured.

Gravelling

The rough sections of the road were gravelled either lightly or heavily according to the necessary requirements of travel. In all 5.8 miles of the highway were gravelled or patched, at a total cost of \$2,977.95.

Earthwork

An inspection of the road at the mill on Lot 33 showed that considerable ditching and widening out of the road surface was necessary, in order that proper drainage could be secured and the surface water prevented from running down the centre of the road. The road was widened out, proper ditches were constructed, and the material was used for obtaining a greater width of roadway over the embankment at the foot of the hill. The cost of this earthwork was \$637.95.

Bridges and Culverts

To provide drainage for the north side road ditch at the improvement carried out on Lot 33, a galvanized pipe eighteen inches in diameter was installed under the side road leading from the Provincial Highway.

On Lots 23 and 24 corrugated pipe culverts were somewhat short, and there was danger of vehicles running over the end of the pipe. Each of these culverts was extended a distance of six to seven feet on the upstream and downstream ends, and the road was widened to prevent accidents. The total cost of all bridges and culverts in this Township was \$251.71.

Summary

All charges included in the following totals for work done in the Township of Darlington cover only paysheets for men and teams, and accounts for material used in maintenance and construction of the road, for the stated period.

Construction

	Total Expenditure.	Cost to Township.
Earthwork	\$637 95	\$191 39
Bridges and Culverts	251 71	75 51
		\$266 90
		\$266 90

Maintenance

	Total Expenditure.	Cost to Township.
Grading	\$349 29	\$74 79
Gravelling	2,977 95	893 38
		\$968 17
		\$968 17
Total cost to Township		\$1,235 07

TOWNSHIP OF CLARKE

Grading of the surface of the roadway to provide satisfactory drainage and a heavy coating of gravel over the greater length of the highway was found necessary in Clarke Township.

Gravelling

From the easterly limit of the Township westerly to the easterly limit of Newcastle, gravel was applied to the surface of the road either lightly or heavily according to the condition the surface of the road was in. In all three miles of gravelling was completed at a cost of \$1,690.55.

Grading

The grader was used to cut the shoulders of the road and turn the material outward toward the ditch in order to provide better drainage for the central portion of the road. This work was carried on from the westerly limit of the Township to within two miles of the easterly boundary of the Township, in all a distance of 5.6 miles at a cost of \$232.00. No grading was done within the limits of the Village of Newcastle.

Bridges and Culverts

Two concrete pipe culverts, eighteen inches in inside diameter, were placed under the roadway. One is located about one mile east of Clarke Post Office and the other is located about two miles east of Newcastle. One concrete pipe, eighteen inches in inside diameter, was placed across the road in order to drain the north side ditch of the road at the swamp about two miles east of Newcastle. One twelve-inch concrete pipe was placed under a farm entrance one-half mile east of Clarke Post Office. The total cost of this work amounted to \$94.70.

Earthwork and Grading

A short distance east of Clarke Post Office the existing north ditch of the road required deepening in order to intercept the flow of water going from higher land at times of spring thaws. This ditch was deepened and the roadway widened out to the proper width at a cost of \$82.35.

Guard Rails

Guard rails were placed wherever required at pipe culverts, and also on the north side of the road about one and one-half miles east of Clarke Post Office. The cost of the guard rail was \$6.70.

Snow Removal

During the winter months it was found that the road tended to block with snow a short distance east of the west townline of the Township, and also at a point about two miles east of Clarke Post Office. These drifts were kept open for public travel, and snow blockades were removed at a cost of \$22 50.

Summary

All charges included in the following totals for work done in the Township of Clarke, cover only paysheets for men and teams and accounts for material used in the maintenance and construction of the road for the stated period.

Construction

	Total Expenditure	Total Cost to Township.	
Earthwork	\$82 35	\$24 70	
Bridges and Culverts	94 70	28 41	
		\$53 11	\$53 11

Maintenance

	Total Expenditure	Total Cost to Township.	
Grading	\$232 00	\$69 60	
Gravelling	1,690 55	507 17	
Guard Rails	6 70	2 01	
Snow Removal	22 50	6 75	
		\$585 53	\$585 53
Total Cost to Township			\$638 64

TOWNSHIP OF HOPE

On inspecting the highway within the Township it was found that the road required gravelling, and that a number of culverts were necessary both under the road and also under farm entrances and side roads. The road surface was flat and the shoulders required cutting off, in order that proper drainage for the centre travelled portion of the highway could be secured. This work was commenced as soon as men could be hired and equipment arranged for.

Grading

Grading was carried on from the westerly limit of the Town of Port Hope through Welcome, and continuing westerly in all for a distance of seven and one-half miles. This work consisted in passing the grader along the road and cutting off the shoulder so that the material was thrown away from the centre of the road towards the ditch. In this manner a considerable improvement in the drainage of the surface of the road was observed, and the seven and one-half miles of grading of this character was completed at a cost of \$443.00.

Gravelling

A considerable portion of this road was fairly rough and some sections of it required a heavy coat of gravel in order to construct a fair surface for public travel. From Port Hope west for a distance of three and one-quarter miles the road was heavily gravelled and rolled, so that a fair surface was at once obtained. Westerly from the point where heavy gravelling stopped the road was not in as bad condition, and a light coat of gravel was applied for a distance of four and three-quarter miles. The entire cost of gravelling the eight miles of road within Hope Township was \$2,464.11.

Bridges and Culverts

At station 4163-15 an old timber culvert was found to be in an advanced state of decay and liable at any time to become dangerous to travel. The roadway at this point was also very narrow and complaints were received from local people as

to these two points. It was, therefore, decided to build a new concrete culvert a short distance west of the existing timber structure, and to fill in and widen the roadway at the present opening. An examination of the drainage area of this creek north of the Provincial Highway, and also an inspection of the culverts on the creek where it crosses the sideroad south of the Provincial Highway, and also the Canadian Pacific Railway and Grand Trunk Railway culverts, showed that a larger culvert than the existing timber structure was required. An opening twelve feet wide and eight feet six inches high was provided, and this concrete culvert cost, complete, \$2,421.88.

A galvanized pipe culvert eighteen inches in inside diameter was placed across the road on Lot 35, while at Welcome the improved drainage provided consisted in an eighteen-inch concrete pipe directly across the centre of the road. A nine-inch tile drain was also placed in the side ditch to provide drainage under the entrance to the parsonage. A short distance east of Welcome an eighteen-inch concrete tile was placed across the road, while about one mile west of Port Hope a fifteen-inch tile was put in position at the road intersection to provide side-ditch drainage. The cost of the above tile complete in place was \$535.16.

A charge for maintenance of bridges and culverts totalling \$5.76 is also made, and covers the cost of timber which was purchased and used as stringers in a short bridge about one-quarter mile east of Welcome.

Earthwork and Grading

When the road was first taken over it was found that the abrupt turn at the corner at Welcome was a source of danger to people unacquainted with the road, and on account of the obstructed vision at this corner it was decided to widen it out in order to prevent accidents. A small piece of property was, therefore, secured and considerable grading work done to widen out the roadway at this point. Other obstructions consisting of rural mail delivery boxes, telephone poles and guard rails were also removed from the travelled portion of the road and placed where they could not be a menace to travel. Considerable widening of the roadway was also carried out at the new concrete culvert, and the entire cost of earthwork at the Welcome corner and this culvert was \$911.59.

Guard Rails

At a number of the culverts guard rails were placed to protect the public, and this work was completed at a cost of \$33.00.

Snow Removal

During the month of January, 1918, it was found that snow drifts tended to form on the highway at different points, and instructions were given to have the road kept open for traffic. This was done at a cost of \$6.50.

Summary

All charges shown below cover work done in the Township of Hope, and the amounts indicated were paid out for material and paysheets for men and teams for maintenance and construction of the road, from August 21st, 1917, to January 31st, 1918.

Construction

	Total Expenditure.	Cost to Township.	
Earthwork	\$911 59	\$273 48	
Bridges and Culverts:—			
4163-15	2,421 88	726 56	
Pipe Culverts	535 16	160 55	
Guard Rails	33 00	9 90	
	<u>\$3,901 63</u>	<u>\$1,170 49</u>	\$1,170 49

Maintenance

	Total Expenditure.	Cost to Township.	
Gravelling	\$2,906 11	\$871 83	
Bridges and Culverts	5 76	1 73	
Snow Removal	6 50	1 95	
	<u>\$2,918 37</u>	<u>\$875 51</u>	\$875 51
Total Cost to Township			<u>\$2,046 00</u>

Yours truly,

GEO. HOGARTH,

Chief Engineer.



AN OLD GRAVEL ROAD IN MIDDLESEX COUNTY.
After Scarifying, Reshaping and Rolling.

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PROCEEDINGS
OF THE
Sixteenth Annual Meeting
OF THE
Ontario Good Roads Association
1918

Appended to the Annual Report of the Deputy Minister of Highways

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



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1918

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OFFICERS
OF THE
ONTARIO GOOD ROADS ASSOCIATION

Honorary Presidents:

J. A. SANDERSON, Oxford Station.
S. L. SQUIRE, Waterford.

President:

C. R. WHEELLOCK, Orangeville.

First Vice-President:

J. J. PARSONS, Jarvis.

Second Vice-President:

W. H. PUGSLEY, Richmond Hill.

Secretary-Treasurer:

HON. S. HENRY, M.P.P., Minister of Agriculture, Toronto.

Directors:

K. W. MCKAY, St. Thomas.

MAJOR T. L. KENNEDY, Dixie.

F. A. SENECALE, Plantagenet.

L. E. ALLEN, Belleville.

T. J. MAHONY, Hamilton.

W. H. BROWN, Chesley.

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To the HONOURABLE F. G. MACDIARMID,

Minister of Public Highways, Ontario.

SIR,—I have the honour to transmit, for publication as an appendix to the Annual Report of this Department, the proceedings of the Sixteenth Annual Meeting of the Ontario Good Roads Association, held in the York County Council Chambers, Toronto, on Wednesday, Thursday and Friday, February 27th, 28th and March 1st, 1918.

I have the honour to be,

Sir,

Your obedient servant,

W. A. McLEAN,

Deputy Minister of Highways.

Parliament Buildings, Toronto.

May 1, 1918.

Report

OF THE

Sixteenth Annual Meeting

OF THE

Ontario Good Roads Association

FIRST SESSION

Wednesday Morning, February 27th, 1918

President C. R. WHEELOCK in the Chair. The following Resolutions Committee was appointed: K. W. MCKAY, Chairman; J. J. PARSONS, MAJOR KENNEDY, and Wardens of the Counties.

SECOND SESSION

Wednesday Afternoon, February 27th, 1918

THE PRESIDENT'S ADDRESS

C. R. Wheelock, Orangeville, Ontario, President of the Association

Gentlemen: It is my great pleasure to welcome you to the Sixteenth Annual Meeting of the Ontario Good Roads Association. Another year has passed, and with each passing year, Good Roads are found to be more and more necessary in the economic and national life of our country. In times of peace the economic value of good roads is well nigh incalculable and it has been clearly demonstrated in the present terrible war that victory or defeat may depend upon the condition of the public highways. So far reaching are the consequences of a lack of proper transportation facilities that the present congested condition of the railroads on this continent has been a great handicap in the transportation overseas of men, munitions and food, at a time when delays may be not only dangerous but fatal.

Good roads come next to well-equipped railways for land transportation and may form a co-operative system, using the public highways—our greatest transportation asset—for the short hauls and the railways for long distances or through traffic. What are known as "Highway Freight Trains" have already been established in the United States on several routes. One route is from Akron, Ohio, to Boston, Massachusetts, a distance of about 750 miles. The equipment consists of four motor trucks, and a regular schedule is maintained.

Road construction during the past year has been greatly retarded owing to war conditions but much has been accomplished for the ultimate success of the Good Roads movement. Ten additional counties have assumed county systems of roads. The Provincial Highway Act was passed and work commenced by the Government on the Kingston Road. The first Provincial County Roads were designated in some counties and work commenced, and the Toronto and Hamilton Highway was completed and officially opened.

There are now four classes of roads which receive Government aid, classified as follows:—

County Roads.—Market roads to meet the needs of accumulated farm traffic. These roads are aided to the extent of 40 per cent. for construction and 20 per cent. for maintenance.

Provincial County Roads (under the jurisdiction of the county councils).—These roads are intended to enable the more equitable maintenance of certain County Roads, carrying a considerable amount of through traffic. In general, they will form branches of the Provincial Highway system, joining up cities and other important terminal points of traffic. They constitute an intermediate link between the Provincial and County Road systems. To such roads the Government will contribute 60 per cent. of the cost of construction and maintenance.

Provincial Highways.—A highway or system of highways from the southwestern boundary of Ontario to the boundary line between Ontario and Quebec, together with highways connecting centres of population or other important terminal points.

The construction and maintenance of Provincial Highways are under the control of the Department of Public Highways. The corporation of every municipality in which work of construction or repair and maintenance is from time to time carried out shall repay to Ontario 30 per cent. of the expenditure made by the Department within such municipality. No part of the cost of surveys, of machinery, plant and equipment and the repair and maintenance thereof, all general overhead and staff expenses and salaries, and the cost of additional land or property for deviating or widening, or any other purposes of the Department, shall be charged to the municipality, but shall be borne and carried by Ontario.

Suburban Roads.—Provision is made that a city may co-operate with the county in improving the leading County Roads adjacent to the city. A commission is appointed to determine the roads and the length of each adjacent to the city to which the city must contribute. For construction the Province contributes 40 per cent. and the county and city each 30 per cent.; for maintenance and repair the Province 20 per cent. and the county and city divide the remainder equally between them. The section of county road designated as “suburban” remains a County Road for which the county is responsible, the work of construction and maintenance to be carried on under the county road superintendent, but subject to the instructions of the special commission.

The highway laws of the Province of Ontario are comprehensive and workable, and provide a splendid organization to carry out the work. We have the distinction of being one of the very few provinces or states that is building up a system of main roads without creating a bonded debt.

There are now 35 counties of the 37 in Old Ontario that have adopted County Road systems and will proceed with the work in a systematic manner under the provisions of the Highway Department. Thus the result of the campaign commenced and carried on by this Association since the year 1894 is now bearing abundant fruit.

The total mileage covered by the County Roads is 8,427, and the total mileage constructed to date 2,275. As the total mileage of rural roads in Old Ontario is 55,000, the mileage covered by County Roads is 15 per cent. of the total. It is estimated by the Highway Department that 20 per cent. of the township roads, those usually included in a county system, carry 80 per cent. of the farm traffic.

The County Roads when completed will form an excellent system of market roads located in every part of the Province. The Provincial County Roads will

join up these county systems for through traffic and will merge the whole into a Provincial-wide system reaching every county and town in the Province, and to complete this system trunk roads will be added known as Provincial Highways, for trans-Provincial traffic. This will create a system of Provincial highways which will not have an equal in any province or state on the continent.

You may think that some of the statements are a little extravagant, but I do not believe myself that they are. I had the privilege a short time ago of attending a convention in the United States of the American Road Builders which was a representative meeting of all the roadmen of the United States. There were representatives from every State in the Union, and the discussion brought out very clearly the conditions existing there as to road laws and conditions of the roads, and after hearing that discussion I must say that I was rather surprised as to the road conditions in a great many of the States. It showed very clearly that they had done much less for the roads in the majority of the States than we have in the Province of Ontario. We have been in the habit of forming our opinion as to the roads of the United States by a trip through some of the adjoining States where they have the very best roads in the Union. When we take a trip over the roads of New York or Massachusetts, we are only going over the very best roads they have in the United States. We do not go off these roads, and we do not see what their bad roads are like.

At this convention, which I attended, it was brought out clearly that they have a larger percentage of bad roads in nearly all the States than we have in the Province of Ontario. Our record shows that 40 per cent. of our Ontario roads have had some kind of surface treatment in the way of gravel. There is no doubt that some of their highways are probably better than our main highways, but taking it as a whole, I think we have a better system than they have.

Then they are creating a tremendous bonded debt for their State roads, and as it has been remarked here, we are working into a splendid system of Provincial roads without creating a bonded debt.

This splendid system is not a vision to be realized in the far distant future: about 2,275 miles have already been built, the organization is complete and the work will go ahead with leaps and bounds when the war is over. This work should be of great assistance in working out the great general scheme of reconstruction that will be required after the war.

In the past the question of the cost of good roads has been well threshed out but in the future more attention will probably be given to the cost of bad roads, and when the people realize what bad roads indirectly cost them we will have few bad roads. The people of Ontario have been convinced that good roads are required in their daily business. After an experience of the benefits of good roads there is no danger of reverting to the old systems.

The public highways of the Province are fast becoming one of the richest assets of the people. The value of a highway increases in proportion to the traffic it carries, and that the traffic is increasing is plainly shown by the increase in motor vehicles. In the year 1903 there were only 220 motor vehicles in Ontario, by the year 1910 they had increased to 4,200 and in 1917 to 84,353. The revenue from licenses last year amounted to \$940,000. This increase has exceeded all expectation. The Honourable the Minister of Public Works and Highways in his address to this Association one year ago said that the receipts for motor licenses for 1916 was \$650,000 and he expected the amount to increase to \$750,000 in 1917 and that by the year 1920 the million dollar mark would be reached. The results show that the expectations of the Minister to have been very

conservative. The million dollar mark has already been almost reached and I would venture the opinion that the year 1920 will bring us to the two million dollar mark.

The number of licenses issued in 1917 was double the number in 1915 and the revenue of the Province from this source was increased to that extent. But increased revenue means increased traffic, and increased traffic means increased expenditure on the roads, and to work this problem to a logical conclusion it would seem only fair to increase the Government aid in proportion to the revenue.

In conclusion permit me to say that this organization is carried on for purposes entirely unselfish. We feel that the prosperity of our Province would be greatly retarded without an adequate system of main roads and the officers of this Association have, therefore, freely given their time and best thought to the advancement of what they consider to be the best interests of the people. The Association is not connected in any way and receives no financial support from commercial interests.

I would like to say further, to the delegates, that we want you to feel that this is your meeting, called for the purpose of exchanging views and taking counsel with each other. Many important questions will be discussed during the session and the object of the meeting will not be achieved unless you enter freely into the discussions.

We expect the road superintendents of the 35 counties that have assumed County Road systems to attend on the last day of the session and I would impress upon you the importance of being present, as there are no men better qualified to discuss with you the methods of road building than the men who have received their education in that greatest and most exacting of all schools, the school of experience.

ADDRESS

By George S. Henry, M.P.P., Secretary, Ontario Good Roads Association

Mr. President and Gentlemen of the Ontario Good Roads Association: As one of the Executive I feel like expressing the appreciation of the Executive for the good numbers that we have here at our opening session, and as a member of the committee dealing with the programme, I may say that we felt this year was not one of actual construction, and you will notice that the subjects dealt with are largely those that would arise in the minds of a member of a County Council where they are newly entering into the system, or the members of a County Council that had possibly reached the stage where they thought some re-organization was necessary. Consequently the programme this year is one of organization and preparation for work which we anticipate will be a very big problem in the Province of Ontario after we get through with the Huns on the fields of Flanders.

Following along that line I am going to make a few remarks on the different classes of roads that we have under present Highway legislation, more particularly with the idea of giving you some idea of what is intended in the term Provincial County Roads. It was expressed by some that there was more or less doubt as to what was the intention or the procedure necessary to enable a county to have a certain proportion of their mileage included in such class of highway.

Ontario legislation, with a well-defined purpose in each case, makes a classification of roads. This classification is primarily based on traffic, and affects the control of the roads, and the amount of Provincial aid appropriated for each class.

It is part of good organization in every line of industry to classify work and duties, and definitely fix responsibility. This division of work and responsibility has been found essential by every country that has built up a general system of good roads. But it is necessary for each country, in dealing with this classification, to meet its own particular needs by considering the existing units of local and central government, the means available to each in meeting responsibility allocated to it, and the equitable distribution of cost. These are factors which have been carefully considered in framing the road legislation of Ontario, and have been met by simple and direct, but effective measures.

County roads, receiving from the Province a grant of 40 per cent. for construction and 20 per cent. for maintenance, were created for the purpose of meeting the need for good market roads, radiating from local towns and shipping points. Although separated from township organization, they are, in effect, the most important of the township roads, and provincial aid to them is, broadly, aid to the townships in keeping up their most heavily travelled local roads. Local traffic concentrates on them; they require comparatively large expenditure to construct and maintain them; and good business organization indicates that this can best be done by putting them in a class, and under a separate authority, the County Council, which can apply uniformity of treatment to them.

Suburban roads were created in order that what is perhaps a weakness of the Ontario municipal system may be remedied, the right of cities to separate themselves from the county organization. To this class of roads, cities are required to contribute, and thereby build up the standard of main roads immediately adjacent to them. To the construction of these roads the county contributes 30 per cent., the city 30 per cent., and the Province 40 per cent. For maintenance, the Province contributes 20 per cent. and the remainder is equally divided between the city and the county.

Provincial roads were created because there is a class of highway carrying heavy traffic not merely between important cities and towns within the Province, but also traffic which is interprovincial and even international. It is manifestly unfair, and impossible, to expect that local municipalities, or even counties, would maintain roads adapted to traffic of that character. It is therefore in keeping that the Province itself should assume the duty of maintaining roads of this class, contributing 70 per cent. of the expenditure.

Provincial County Roads are a class intermediate between County Roads and Provincial Highways. Although not on the direct line of international traffic to any marked extent, and though not connecting the large cities, they are a class which connect the more important urban centres of the Province, and carry considerable traffic which originates outside of the county itself; much of it, in cases, may be traffic of a tourist character. It is intended that they will be, in a sense, co-operative with Provincial roads, but under county control. To such roads the Province will contribute 60 per cent. of the cost of construction and maintenance. These roads are therefore intended to enable the more equitable maintenance of certain county roads, carrying a considerable proportion of through traffic, but which the county may efficiently maintain, and which are not of sufficient importance to be classed as Provincial; or which it is not desirable, or expedient, for the Province to assume as Provincial Highways. They continue to be County roads, but because of heavy through traffic, will receive an increased subsidy. In general, they will form branches of the Provincial Highway System, joining up cities and other important terminal points of traffic. They constitute an intermediate link between the Provincial and County road systems, and should

be subject to special regulation. In time, some of them, with the development of our road system, may become Provincial Highways, so that the regulations under which they should be built and maintained, more especially as regards primary construction such as grading, bridges and culverts, should be of a kind readily adaptable to a Provincial standard.

To become entitled to the Provincial subsidy of 60 per cent. for construction and maintenance, the general regulations of the Department should be followed, but with special regard to such features as the following:—

1. The road allowance to be uniform and not less than 66 feet in width, unless impracticable because of engineering difficulties.

2. The earth grade to be of uniform width, having a clear width of 28 feet between shoulders, safe and convenient for travel.

3. The paved or metalled surface to be double track, not less than 14 feet nor more than 18 feet wide.

4. Drainage to be continuous, well defined and adequate, with free and sufficient outlet.

5. The road foundation to be adequate and designed, according to material and sub-soil, for a 12-ton load, 9 tons on rear axles, with wheels carrying 650 lbs. per inch of tire.

6. Dangerous corners and sharp turns to be eliminated, giving a clear view of at least 300 feet.

7. Excessive grades to be reduced as far as practicable, with from 4 per cent. to 6 per cent. regarded as a desirable standard.

8. Steel bridges and the longer concrete bridges to have a clear width of not less than 20 feet, and to be designed for Class "C" of the Departmental Specifications; concrete culverts and small bridges carrying fill to be so designed as to carry a surface grade 28 feet to 30 feet wide.

9. The Department to be notified well in advance of all proposed construction; plans and specifications governing all such construction to be submitted for and to be subject to the approval of the Department; and all construction to follow lines and levels approved by the Department or given by the Department from actual survey. By this means the services of the engineering staff of the Department will be of much assistance to counties in developing these roads.

10. A system of maintenance to be applied which will be prompt, continuous and adequate, and approved by the Department.

As with the general regulations, local conditions and temporary needs should be taken into consideration, so that the Department should necessarily retain authority to exercise some latitude in carrying out any regulations that may be adopted.

In conclusion just a word as to the procedure necessary for a county to adopt in securing certain moneys for their different mileage as Provincial County Roads. They would only have to designate the roads with the understanding that the foregoing regulations would likely be the basis for them to work on, and which the Department would ask them to live up to in a general way.

If a county asks for a very considerable amount of their system to be Provincial County Roads, the Department would have to consider what was the proper road to be considered as part of that system because they are assuming 20 per cent. more of the cost of construction and 40 per cent. more of the maintenance than is now allowed to the ordinary county system. The roads must be of a through character, and they must necessarily live up to these standards.

While the difference between 40 and 60 looks big, it is not quite as big as

it might appear, because you have to build a much higher standard and the likelihood is that the county will have to spend as much on a Provincial County Road as they would on a purely county road, but there will be an increased subsidy from the Province which will enable you to improve the type of construction and thereby enable you to more easily maintain a better class of road and accommodate much greater amount of traffic.

In a general way we have a well-rounded system in the Province. I doubt whether we can find any system on the continent at the present moment that would look to be more thorough and well thought out than the one we are at present adopting.

It may prove as we go along in construction that there will be some adjustments and changes, all of which will naturally come in the process of evolution, because after all, road construction and road improvement are matters of evolution.

We are a young country and we have not yet reached the ideal type of road. We are going to go on and improve until we do get it. As you improve your roads, the public will demand a higher type of road. What suited you five years ago, does not suit you now, and that you will find to be the case all through the Province. For that reason I feel like congratulating a dozen or so counties that have just recently come into the System of County Road Construction. They have the advantage of coming in behind the pioneers and they are going to be able to reap the benefit of the experience that the older counties have had, and they are going to avoid a great deal of expenditure by profiting by that experience.

I am very proud of the Province for the way they are undertaking this proposition. There is practically only one county not organized in Ontario, and I am satisfied before many months they will be with us, and then we can undertake to improve all our main roads throughout the Province and be able to drive in any direction on an improved highway at any time of the year when there is no snow on the road itself.

THE CHAIRMAN: We are indebted to Mr. Henry for the very lucid explanation he has made of the working out of the legislation affecting the Provincial County Roads. Being a member of the Legislature and one of the fathers of the Bill, he should be a good authority on it. There must be a number of points that you want to discuss, and I am sure Mr. Henry will be only too pleased to answer any questions you may ask.

MR. H. E. BLEECKER: I am Superintendent of the Roads in the County of Hastings. Mr. Henry's address has been interesting to me and I am sure to the majority of the delegates here. I would like to ask him with regard to the width of the roads. In our county we have a number of townships where the width of the road differs. We have some roads only 40 feet wide. We have other 66 feet wide. Would the width of the road bar us from having them put down as Provincial highways? Will it be necessary to widen to 66 feet?

MR. HENRY: There is a saving clause which says "wherever practicable." At the same time that deals more from an engineering standpoint than from an expenditure standpoint. I think it is desirable that Provincial roads should be 66 feet wide even if it is necessary to expropriate the additional width. If it was felt that it was going to be an excessive expenditure there might be reason for not widening the road as much as you would under ordinary conditions, but in a general way it should be 66 feet wide.

I think you will find when you start out, that your ratepayers will not be averse to it. If you will allow a personal reference with regard to our own Commission in York County we have what we call independent or given roads that are not the full 66 feet wide. Before we undertake the construction of them we endeavour to have the property owners give us the full width, and if we cannot arrange with them, without any payment outside of possibly refencing for them, we ask the local municipalities to supply us with the extra width of the highway, and in most cases, the minor municipalities are pleased to assist, because after all it is going to be for their benefit. When we look to the future, these Provincial county roads in many cases will become Provincial highways, and it would be a mistake for us to start building on a 44 or 50 foot right-of-way, when we actually need the full 66 feet or possibly more.

In many cases, you will have a telephone line on one side and a power line on the other, all of which must be on the highway, and you must have sufficient width to allow for these public services. For that reason, I think the road should be at least 66 feet wide.

THE CHAIRMAN: I would judge the width being under 66 feet would not prevent it being designated as a Provincial County Road, but before construction was commenced they might require that it should be widened to the full 66 feet. A fixed price was advocated per acre for the land that would be required to make a good road, the full width, and saying to the people, "Just as soon as you are prepared to give us the land at that price, we will go on with the road, but until we get the full width we cannot go on with our construction."

Q.—Is the Province at the present time paying 60 per cent. of the cost of construction of any road that is being taken over?

MR. MONAHAN: I understand, according to the legislation, that the county has to supply the Road Superintendent and also the machinery for the work. Should the machinery be paid for by the Commission or by the city and town in the same proportion as the township?

MR. HENRY: I would prefer that our own County Engineer would answer that question. In a general way I might say that the suburban area sections of the new Highway Act are framed on the practice that we adopted in York County with the City of Toronto. I am not aware of any distinction in expenditures. We merely carry on as a general commission of five, two from the county, two from the city and the odd man is elected by them, or appointed by the Government. This Commission has full charge of the roads within the area, and the city is billed with 30 per cent. of the actual expenditure based on the 40 per cent. that the Province pays. In other words, where the Province pays a percentage on the expenditure, the city also pays a percentage. There are certain expenditures that are considered purely county. I cannot just enumerate them. There are certain officials that are paid by the county—I think possibly the Treasurer of the Board is paid by the county. It was felt that it was not a very large amount, and there was a possibility—although we are not going to charge any county when attempting to do it—but there was a possibility of paying the road treasurer a big salary and a smaller salary as a county treasurer, and as it was a small amount it was thought that the county should pay for that.

MR. MONAHAN: In the County of Wentworth we have only 20 miles, and we do not know where to draw the line as between the suburban area and the county roads. The road superintendent is supposed to do the work in the county as well as in the suburban area, and the county supplies the machinery. The point is, should the city pay dollar for dollar with the county on the wear and tear of the machinery?

MR. HENRY: We would not have to draw a line between what was county machinery and what was the Commission's machinery. It would almost be necessary for Wentworth in conjunction with the City of Hamilton to have more or less of an understanding as to what belonged to the suburban area and what belonged to the county proper.

A MEMBER: Where a Provincial County Road runs to the boundary of another county, and if the roads of that county do not meet that road, will it be necessary for them to extend their county system to meet it before you can get your road put on the Provincial County Road system?

MR. HENRY: As far as I am aware, the Department in ratifying the road schedule of any county, requires you, in a general way, to fit up with the county adjoining. They are doing that with us in the County of York. In our original schedule we only had two southern ridings of the county, and when we took in the northern ridings and put through a new schedule for them, we did not connect up all our system, and the Department asked us to arrange our southern schedule so as to connect with the north, and also to connect with the Provincial Highway which runs through Ontario, Durham and Northumberland. In a general way, the Department are using their influence to have the roads connect up, and I would expect that they would not sanction a Provincial County Road unless it was going to go through the county and connect with the adjoining county.

THE CHAIRMAN: If you desire to have a road designated as a Provincial County Road, you have to show that it is a main road of sufficient traffic so as to be designated as a through road. Any county that has not had Provincial County Roads designated will have to have them connected up. Almost every county in the Province at the present time is interested in this question, and we want you to feel that this is your convention and to ask for any information you desire to secure.

A MEMBER: I would like you to explain how you got 60 per cent. for some roads in your municipality? We asked the Government to take over some roads in our county, but so far we have not been able to succeed in getting the 40 per cent.

THE CHAIRMAN: The roads I refer to are in the County of Peel, and at the January Sessions in 1917, we passed a resolution requesting the Government to designate certain roads as Provincial County Roads. That resolution was forwarded to the Department and considered by them, and the roads designated. The money was spent on the roads, and when the annual statement went in it went in as an expenditure on Provincial County Roads, and we expect to get our 60 per cent. under that.

MR. MASSEY: You have not got it yet?

THE CHAIRMAN: I understand it has been passed.

Q.—Was this expenditure for construction or maintenance?

THE CHAIRMAN: Maintenance. Our construction work has been very limited. In fact, I think the Government policy is to limit construction work of County and Provincial roads as much as possible. The whole point I think is that where roads are designated, before the work is done on the roads, you can secure the percentage. If you have not applied and have not had your roads designated, you certainly cannot expect to get the 60 per cent.

A MEMBER: I cannot see how anyone could apply before this Act was brought down by the Legislature, and the Act was only put through in 1917 I understand.

THE CHAIRMAN: The application was not made before the Act was passed. I may have been wrong when I said January. It may have been at the March session of the County Council. It was immediately after the Act was passed.

Before the application had been made for a Provincial County Road, there had been a deputation sent to the Department asking that this road should be made a Provincial highway, and we got considerable encouragement to ask for it to be made a Provincial County Road, and we immediately did so. In a very short time we got notice that the road had been designated as a Provincial County Road. I have talked the matter over with the Department and the officials, and I do not think there is any doubt but what we will get the 60 per cent.

Q.—Will you describe the type of construction of the road on which you succeeded in getting 60 per cent. on the maintenance?

THE CHAIRMAN: The work was not construction at all. The principal work was done on Dundas Street leading through the southern end of the County of Peel. At the present time it is a macadamized road. It had a bituminous surface put on. The metal is about 15 feet wide, and the grading of the road would be probably about 28 feet wide. The work we did was in the shape of repairs on that road. The traffic on the road would amount on the average of perhaps 500 vehicles a day. The maximum traffic has gone well up to 4,000 vehicles a day, from seven in the morning until ten o'clock at night.

MR. RUTHERFORD: The County of Grey presented a request and we received word that the Provincial Government would consider it and would let us know at a future date.

There has not been a reasonable time yet to receive an answer. At our November session we assumed the County Road System, and we left it with the different municipalities to get together and designate the roads they thought should be county roads. We have four main travelled roads in our county.

A resolution was passed asking the Government to designate these as Provincial County Highways. That resolution was sent to the Department and we received a letter from them saying that they had dealt with it, and they would advise us whether they would assume them as Provincial County Highways or not. I do not expect that we will hear about it until after the session, and perhaps not then, because the county adjacent must also designate their highways. In one case it would be Wellington, Simcoe and Dufferin. These counties must connect with our system. We cannot expect the roads in the County of Grey to be assumed as Provincial County Highways if the other counties do not connect.

I understand that the Counties of Wellington, Grey and Dufferin do connect, and that they have petitioned that the Government should designate their roads as Provincial Highways. The Garafraxa road goes right straight through to Hamilton, and that is one of the roads we think will be assumed as a Provincial County Road.

THE CHAIRMAN: When was your County Road System approved by the Government?

MR. RUTHERFORD: Actually, on the 9th day of January.

THE CHAIRMAN: Before that they could not possibly be designated as Provincial County Roads. Therefore, there has not been any great delay.

MR. RUTHERFORD: Not a bit. I say we are not expecting it yet. We expect to have two of these roads or probably three designated. One is what is known as the Toronto-Sydenham Road, passing through Markdale, Flesherton, Shelburne and Orangeville, and the other road goes to Wiarton and Meaford.

MR. ALLISON: I think the County of Lincoln and Wentworth went before the Government and asked them to take the road from Niagara Falls to Hamilton as a Provincial Highway. They pointed out to the Government that in view of the fact that the Toronto and Hamilton Highway was completed, the Government should get busy on this particular part of the road, but so far we have not heard from them.

MR. HENRY: Give them a chance. The Province has only assumed 50 miles of Provincial Highways so far, and that is from the eastern boundary of York on the Kingston Road to Port Hope. The Province is feeling its way. The Toronto and Hamilton Highway is under a separate Commission, and the Province has not anything to do with them, and all they have assumed is the 50 miles on the Kingston Road. There is every reason to believe that they will take over more roads this year. They did not get started last year until about the latter part of August, but I have not any doubt that the road through Wentworth and Lincoln is under consideration at the present time.

THE CHAIRMAN: It may be a little confusing to anyone who is not familiar with the different Acts. The difference between a Provincial County Road and a Provincial Highway is that a Provincial County Road is part of the County Road system and under the jurisdiction of the County Council, and it requires an application from the County Council to the Department requesting that these roads be designated as Provincial County Roads. A Provincial Highway is under the jurisdiction of the Province, and the work is carried on by the Province, and the Government has to go very slowly at the present time, and I think that policy is quite right, and that they should leave off as much as they possibly can until after the war.

MR. ALLISON: I am not criticizing the Government, but unfortunately the people who are manufacturing automobiles are not waiting for the war to be over, neither are the people who use automobiles.

MR. K. W. MCKAY: There seems to be some slight misunderstanding as to what is a Provincial Highway and what is a Provincial County Road. Last year when this Convention was in session, the legislation providing for the designation of Provincial County Roads had not been passed, therefore the question has never been before the Convention before.

The question of Provincial roads was taken up a year ago, and there was a very large deputation from the East that made application for the designation of the Kingston Road, and it has already been designated as a Provincial Highway, and work has been commenced on it.

Provincial County Roads which are to form a connecting system of about 2,500 miles in the Province linking up all the county towns, have not been generally designated. The counties that make application are only bringing to the attention of the Government information that will enable them to determine what roads should be designated as Provincial County Roads. The Act says the Government may designate certain highways as Provincial County Highways, and they have now under consideration the designation of the whole 2,500 miles. What the Government are looking for is the best information possible as to what roads should be included in that system.

MR. B. A. PATTISON, Reeve of Pelham: Would it not be possible for the representatives who are here from the different counties to go back to their respective municipalities and appoint some representative to meet with the representatives of the counties adjoining their own municipality, and arrange for a linking up of the systems to be designated as Provincial County Highways? I know that Wentworth County which adjoins Lincoln has a system of highways running down through the Township of Pelham and Gainsborough, and the two systems do not join. It is just possible that the representatives placing the matter before the Government and asking for a Provincial County Road, would not designate the adjoining road in the adjoining township, and I think it would be wise if the two municipalities would appoint representatives to confer and arrange to connect

the systems. They would then be in a position to ask the Department to designate them as Provincial County Roads.

THE CHAIRMAN: In answer to that I would say it is not only desirable but necessary, and that is being done in a great many counties. In several counties at the present time we have arranged for committees to meet to connect up the roads in the County System. Some years ago there was no attention paid to connecting up the systems with the other counties, but at the present time that is one of the main factors that is necessary.

MR. PATTISON: Otherwise there would be no possibility of their being a Provincial County Road System?

THE CHAIRMAN: The Provincial County Road has to take care of through traffic.

A MEMBER: Our idea in the County of Grey was to get in on the ground floor. The Act was only passed last year, and we want to get our roads in and connect them up with the adjacent county. At the present time we receive 40 per cent. for construction and 20 per cent. for maintenance, but I do not think it will be long before we receive an even break of 40 per cent.

A MEMBER: It seems to me that there might possibly be a little misunderstanding with regard to the machinery used in the County Road System. It appears to me from what has been said that it would be almost necessary to have a system of rental as between the city and the county, or else there should be strictly county machinery for this purpose.

MR. PUGSLEY: That matter can be easily settled by the Suburban Commission.

A MEMBER: I am in a county that has got a suburban area, but we have not yet started the work. We have the Commission appointed—a St. Catharines man and a Lincoln man—and I have no doubt the rental of the machinery will be arranged for.

A MEMBER: We expect that the Province will take over the road from Niagara to Hamilton as a Provincial Highway. They cannot help doing so because it has become too burdensome for the ratepayers of that district. Ninety per cent. of the traffic on that road is outside of the counties through which the road runs.

MR. HENRY: I do not think there is any road that suffers so much from foreign traffic as that particular road.

A MEMBER: The Government undoubtedly are in favour of Provincial County Roads or they would not have put that Act through the Legislature, and wherever the counties have any difficulty in getting together and designating their roads, they should ask for the assistance of the Department, and they would probably send up our old friend and ex-President, Mr. Squire, or the Deputy Minister, Mr. McLean, to assist them in coming to some understanding. I think it is up to the members of the different County Councils to get busy on this question.

A MEMBER: I come from Shelburne in Dufferin County. They have laid out a road going through our municipality, and if I understand it correctly, the County Road system starts at the limits of the corporation and the municipality will have to pay the full cost of constructing the road through the corporation limits.

MR. HENRY: I do not know what the practice of the Department is in regard to that, but I think if the case is fairly put before them, that in all likelihood the municipality will get some consideration. In some cases the system is run right through, and there is one village in York where the roads are included in the County System. It is not advisable to have a good road built and a jumping off place in the middle of it, because then it would not be a complete system.

THE CHAIRMAN: The County of York has been the leader in building improved roads in the Province up to the present time. They have spent more money in improved roads leading from the City of Toronto than has any other county in the Province. We have with us to-day the Warden of that county, and he can give us some interesting information in connection with their good roads. I have much pleasure in calling upon Warden Griffith of the County of York.

ADDRESS

By Mr. Griffith, Warden of York County

Mr. President and Gentlemen of the Good Roads Association of the Province of Ontario: As Warden of the County of York it gives me great pleasure to welcome you to our county. The Mayor of the city would be able to grant you the freedom of the city, but I cannot, and I do not know whether I would if I could. (Laughter.)

I must congratulate you, Mr. President, on the enthusiasm manifested in the work you have in hand. It is very inspiring to see the great interest that is taken by the members present at this Convention. We all know that you are engaged in a very important work, and perhaps outside of the war it is one of the most important developments we have in this country at the present time. The work would go on more quickly if it were not for the war, but at the same time I am not sure that the work should be held back very much on account of the war.

We heard at the Legislature the other day the Treasurer of the Province successfully prove that they had a surplus of a million and a half dollars. That being so, I do not think the Government should go too slowly in road building. But the taxpayers outside of the Government have pretty heavy taxes to bear at the present time for war purposes, and perhaps it is necessary to go a little slowly.

I understand that a number of counties are going into the Good Roads System this year, and I would say to them from the experience we have had in the County of York that you will never regret going into the Good Roads System. If a county goes into the Good Roads System it must not expect to have all the roads completed at once or for some years. It is a slow process and the chief criticism that you will have will be on account of the slow way in which the roads have to be constructed.

For the last two years something seems to have occurred that retards us in our work, something over which we had no control. In ordinary times the work would have gone on more promptly, but owing to war conditions it seems to be impossible to get material and labour at the right time.

I did not expect to be called upon this afternoon. Your worthy Secretary, Mr. Henry, who is an ex-Warden of the County and a member of the Legislature, asked me a few minutes ago if I would say a few words, and it gives me pleasure to extend to you a hearty welcome from the County of York. I trust that your deliberations will be beneficial and that you will go home determined to see that every road in your county is improved as rapidly as financial and labour conditions will permit. (Applause.)

A series of resolutions were received, and referred to the Resolutions Committee, and the session was adjourned.

THIRD SESSION

Thursday Morning, February 28th

The President, C. R. WHEELOCK, in the Chair.

A Nominating Committee was appointed, consisting of W. H. PUGSLEY, Chairman; D. A. McCAUGHERTY, J. A. SANDERSON, L. E. ALLEN, who were selected by the President. Those elected from the floor of the house being: DANIEL QUINLAN, CLARENCE MALLORY, E. A. GRAHAM, N. S. CORNELL and N. S. STENABOUGH.

Auditors appointed were: J. G. CORNELL, ex-Warden of County of York; CHAS. TALBOT, County of Middlesex.

"COUNTY ROAD ACCOUNTS"

By Wilmund Huber, Ontario Department of Public Highways

Mr. Chairman and Gentlemen: Owing to the extreme lateness of the hour, I do not intend to take up the matter of the County Road Accounts in detail but simply to emphasize the necessity for some adequate system whereby the cost of the roads which you are building and which you propose to build can be recorded. One very noticeable difference between the earlier meetings of this Association and the later ones can be summed up in the statement that the question usually propounded at the beginning was, "Why do we want good roads?" At the present time the question which occupies the attention of the meeting for the greater part of the time is, "When and how are we going to get roads?"

We realize that we want good roads. The counties want good roads, the townships want good roads, the municipalities want good roads, everybody wants good roads, but they all want them at a reasonable cost. We do not object to paying the cost of these roads provided we secure value for the expenditure, and the question is, how are we going to determine whether we are securing value for the money which we spend on road construction and on road maintenance? The answer is by a systematic method of keeping account of the work so that the expenditure can be recorded and reviewed whenever necessary.

In the case of a contractor we find that one reason why he is able to do the work more cheaply than municipalities and still make a profit is that he keeps a close record of his work. He is in a position to know on a certain day what the exact unit cost was on the previous day. For instance, he can tell what it cost him to haul his material per ton or per yard on the previous day, and if the cost has gone up a fraction of a cent, the foreman is apt to hear about it. It is only by keeping in close touch with the various parts of the work, that the work can be carried out economically and efficiently.

For some time the Provincial Government has emphasized the necessity for keeping a set of county road accounts which will give, not in the same detail perhaps as the contractor has his information, but in a certain degree, the detail cost of the various operations of county road work. This may suggest an elaborate scheme of bookkeeping. But it is rather a plan to enable the various municipalities, and townships operating along lines similar to the county, to carry on their work at the lowest possible cost with the highest degree of efficiency.

In the first place, the object of the system of accounting, such as the Pro-

vincial Government suggests, is to enable the Road Superintendent to ascertain the cost of each part of the work—the cost of grading, tile draining, culverts, the cost of material used on the road, the cost of haulage per ton mile, the cost of bridges, and in connection with maintenance, the cost of such items as grading, drainage, repairs to culverts, repairs to bridges, oiling and tarring.

Another object is to enable the Superintendent to prepare a statement at any time during the progress of the work or afterwards, of the cost of each part of the work, comparing this cost with other work. A statement of the cost obtained immediately after the work, is of very little use on that work. It is of use in estimating the future expenditure or the cost of future work, but it is not of use in reducing the cost of the work in question. If a proper system of accounting is introduced, the Superintendent is enabled to check up the cost of his work at intervals and to see that the work is not costing more than it should. The Superintendent is also enabled to compare the work of different foremen and of different gangs, and to recognize efficiency on the one hand and to check extravagance or inefficiency on the other, and take steps to remedy it whenever necessary.

It enables the Superintendent to obtain the unit cost, and this is one of the items on which a contractor will specialize. He wants to know the exact cost per yard, and the exact amount per yard that it costs him to quarry his stone; the exact cost per ton mile of hauling, the exact cost per square yard of rolling and finishing the road. He also wants to know what it costs per mile per year to keep the road in repair after it is built.

A system such as this will enable the Road Superintendent to estimate the future cost of work and to prepare an intelligent estimate of such work for the county. It also enables the Superintendent and the County itself to make a comparison between the different types of road—the cost of different roads being known and the length of life determined at a later date, and it will be an easy matter to find out whether that road or some other road is more economical in the long run, and finally it permits a Road Superintendent and other County Officials concerned to make a satisfactory statement of expenditure of municipalities to the Government.

As you are well aware, the Provincial Government insists on a statement of expenditure of municipalities for each year at the end of the year, and by instituting a proper system of accounting, which need not necessarily be elaborate, the county is enabled to do this with the minimum of trouble.

In the past, certain difficulty has been experienced in having these accounts or statements in such form as to be satisfactory to the Provincial Audit Office through which they have to pass, but as counties realize the exigencies of an improper system of accounting, they find that the difficulty in this respect is rapidly decreasing.

The Government also has a certain object in asking you to adopt the system of accounting such as we suggest. In the first place, the object of the Government is the same as your own, that of securing roads at a reasonable cost. The Government is enabled to know the cost of the roads in various sections of the Province, and in this way is enabled to secure information and disseminate it, and this information will be of extreme value to those engaged in the road building business. The Government is in a very favourable position for this work, and no doubt the information can be and is now being used for this purpose.

I might refer you as an example of that to the Annual Report of the Department of Highways for 1916, in which was given something like a dozen examples of road construction in various parts of the Province, and the detailed cost. It

is that kind of information that the Government wishes to pass on to those engaged in road building, and it will be necessary to secure the co-operation of the counties in order to make this service what it should be. In order to be of value, a county system of this kind should be simple. We do not insist on minute details, but we do ask you that you make some attempt to keep records along the lines I have suggested.

The Road Superintendent is not in a position to obtain this information for himself, in some cases he has to depend on the foreman, and it will therefore be necessary to initiate the foreman into the mysteries of certain parts of the work. For instance, it will be the foreman's duty to keep a proper time book in which will be shown the manner in which each man was employed each day. The Government is prepared to submit a time book for that purpose which will serve as a model and which may be of use to you in carrying on this work.

The Superintendent will necessarily be in a position to state just what road the work is chargeable to. In order to do that, it will be necessary for the Superintendent to classify his accounts, and this can be done on the forms which we have prepared. If the work is properly done, the Treasurer of the County will have information at his disposal which will enable him to properly post every one of these accounts in a suitably arranged ledger and to determine the cost of any part of the work, and all that will be necessary will be to add up the various columns of his ledger at any time, to show the progress of the work and the cost of each part of the work.

I do not intend at this time to take up the details of this work because the details are of interest to a very small proportion of the members present, but I wish to offer you the services of our Department if you desire to avail yourselves of that, at any time in preparing a system of accounting which will be applicable or suitable to your own requirements. We have not a fixed standard system. It has been frequently suggested that the Government prepare a standard system of bookkeeping to be used on County road work, but our experience is that a system which would apply and be suitable for one county would not be quite as suitable for another.

We have, however, devised a system which can be modified to suit the requirements of any county, and those of you who are sufficiently interested in it to take the matter up will find that the Department will give you all the necessary assistance and information.

In closing I wish to emphasize what I said before: namely, that it is not only for the county's own good that a system of accounting should be adopted which will give the information I have suggested, but it is also necessary for the Government, and the Government interest is your own. If you will assist the Government in this, the Government can assist you, and no doubt the efficiency and economy of the work which is being carried out will be greatly increased. (Applause.)

"ROAD FINANCE"

By Mr. Daniel Quinlan, Treasurer, County of Simcoe

Mr. Chairman and Gentlemen: The question of Road Finance or how to procure the money necessary to build our roads is second only in importance to road construction. Perhaps in the opinion of many it might be given first place, for if money can be obtained readily then the problem of road construction is easily

solved. Under the Good Roads Act passed by the Ontario Legislature in 1901, counties may, by establishing a County Road System, obtain Provincial assistance to build such roads. Provincial assistance in building our common roads is not new in this Province. Before the time of railway construction the building and maintenance of roads was the chief public work of the Province. After the commencement of the construction of railways down to the passing of the Good Roads Act in 1901 Government aid was withdrawn from public highways and given pretty freely to railway construction. Not only was Provincial aid freely given, but many municipalities burdened themselves with debts to help on the same work. All this is a thing of the past and both the Province and municipalities are now giving more attention to public highways. The coming of the automobile has made the maintenance of our highways, particularly on leading highways, a much more difficult and expensive work, but the fees collected from licenses have assumed such large proportions as to make it easy for the Province to liberally subsidize the construction and maintenance of our roads. Under the Good Roads Act, as originally passed, Counties establishing a County Road System were entitled to 33 $\frac{1}{3}$ per cent. of the cost of construction but received nothing for maintenance. The serious defect of allowing nothing for maintenance has been remedied and the Act as it stands to-day allows 20 per cent. of the expenditure on maintenance and 40 per cent. of the cost of permanent work. Let us hope that the Province will at least be able to substantially increase the grant to maintenance. The question now arises, "What is the best means of providing the balance?" Two methods suggest themselves, one to borrow the money by issuing debentures and spread the payments over a number of years, and the other to levy and collect each year the amount required for that particular year. A common practice in borrowing money is to spread the payment over 20 years. One objection to this is that the road constructed, no matter how well built or of what material, is generally worn out before the debt is paid and the ratepayers are compelled to carry the double burden of paying towards the original cost of construction and also a large annual expenditure for maintenance, in other words, the roads we build are not sufficiently permanent to justify us in borrowing money for such construction and certainly not at the high rates of interest we would have to pay to-day. In fact, we cannot now borrow money for such purposes as road construction without the permission of the Minister of Finance, and while this order is not likely to continue after the war, it is probable that high rates of interest will continue for some time. The objection to borrowing money for road construction does not apply with the same force to bridge construction, as bridges when constructed of concrete or of concrete and steel will last for generations, but as the cost of bridge construction is generally only a small percentage of the total outlay, the same policy—the policy of pay as you go, could be carried out, in other words, let the tail go with the hide. The policy of pay as you go would not necessarily mean loading the people with a burden that would be difficult to carry. Take the County of Simcoe as an example. Last year we expended on our County Roads about \$50,000.00, chiefly for maintenance, as owing to the difficulty of obtaining labour and the urgent necessity for help on the farms it was determined to cut out construction work as much as possible. In addition to the \$50,000 spent on roads, we paid for patriotic purposes \$130,000, and to the Province for War Tax \$50,000. All of these monies were paid out of the revenue of the year and at the same time our financial position was improved to the extent of \$30,000. Our taxes were never more promptly or more cheerfully paid, if the word cheerful can be used in connection with the payment of taxes. This year in addition

to the War Tax of \$50,000 we purpose giving \$175,000 for patriotic purposes and expending about \$50,000 on our County Road System all of which we will obtain from the current year's revenue. Assuming that when the war is over that the necessity for making grants to patriotic purposes will not exist and the Provincial War Tax is no longer levied, we would be able to reduce our annual expenditure by \$225,000 and thus affect a reduction in our tax rate of $4\frac{1}{2}$ mills. If instead of reducing it by $4\frac{1}{2}$ mills we made a material increase in our expenditure on our roads, say to \$150,000, which would be three times the amount we are spending, this amount could be obtained by a levy of $2\frac{1}{4}$ mills and our total County rate would be 3 mills lower than it is to-day, or a total rate of $4\frac{1}{2}$ instead of $7\frac{1}{2}$ mill rate that we have to-day. This would not be a heavy tax rate for the ratepayers to pay and would give us an amount that judiciously expended would in a few years give us a splendid system of roads. In speaking of conditions in the County of Simcoe, we are speaking of conditions that probably exist in most counties of Ontario. In Canada most of our governing bodies are disposed to borrow money. The Dominion has to-day a gross debt of more than \$2,000,000,000, and it is still piling up at such a rate as to cause anxiety as to our ability to pay, not the debt itself, but the interest. One means that may be devised by the Finance Minister to help out will be direct taxation or a tax on land. Every Province in Canada has a large debt, our own Province has a fairly large one and direct taxation is more than a possibility. Most if not all of our urban municipalities have large bonded indebtednesses. Many of the towns and cities, particularly some of those in Western Canada, have not exercised prudence in their borrowings, with the result that they find themselves to-day in deep water to such an extent that it is only with difficulty that they can finance themselves, and for this reason their futures are seriously handicapped. With these facts before us, does it not behoove road builders, particularly the builders of County Roads, to adopt the policy that prudence dictates and stand by the sane and sound policy of pay as you go.

THE CHAIRMAN: For the past few years we have had a number of changes made in the Highway Act, and the amount of Government aid has increased. In former years we had no aid from the Government for maintenance, and we are now getting aid for maintenance of from 20 to 60 per cent. That has given road building in the Province a very great impetus, and has done more for the improvement of the roads of the Province than anything we have formerly had. We have a gentleman with us this morning who is accountable for these changes and who is accountable for the new Act that is being passed. The Honourable Finlay Macdiarmid, Minister of Public Highways, requires no introduction to this audience. (Applause.)

ADDRESS

By Hon. Finlay G. Macdiarmid, Minister of Public Highways, Ontario

Mr. President and Gentlemen: I can assure you that it gives me a great deal of pleasure indeed to once more have an opportunity of meeting with the members of the Ontario Good Roads Association assembled here at your Annual Meeting, and to have an opportunity of addressing a few words to you.

I came down yesterday afternoon, but unfortunately was here ahead of time, and owing to an engagement in the Legislature in a matter that required my personal attention, I was forced to go back without having the pleasure of meeting you. However, I am very pleased to be with you this morning.

The matter that necessitated my return to the Legislature was one in which you are all interested, namely, the resolution setting aside a further sum of money to be used in the improvement of highways in the Province of Ontario. A million dollars was set aside by the Legislature for that purpose yesterday, and it will be used to carry on the work with which you are so closely identified—the improvement of the highways of the Province of Ontario.

The President has been kind enough in his introductory remarks to refer to some of the legislation that has been enacted during the past three years, and I flatter myself in believing that it meets with your approval. There have been a number of very important changes made in the highway laws during the past three years, all in the direction of giving greater assistance, creating greater interest, and lending more encouragement in the building of our highways in the Province of Ontario.

We have endeavoured first of all to assist the Townships in the improvement of their organization by encouraging the appointment of Township Overseers who will have charge of the expenditure of the money raised by a direct levy in the township. We have increased the grant from the Government from 33½ per cent. to 40 per cent. for construction work on county roads. We have established a system of Provincial County Roads under which we are liable for 60 per cent. of the cost of construction as well as of the maintenance. We introduced the principle of the responsibility of the Government in connection with maintenance to the extent of 20 per cent. of your County System of highways, and in addition to that, we brought in legislation providing for a system of Provincial Highways.

I do not say that the Act as it stands at present is perfect or that it will not require amendment from time to time. As conditions change, we will have to meet them, but I do feel, as head of the Department at present, that we have a solid foundation to work on, and that we have a well balanced piece of legislation which fairly well meets conditions throughout the various sections of this Province.

You, sir, during the past year, as President of the Good Roads Association, will naturally feel proud of the progress that has been made. I was somewhat anxious with regard to the situation for some years, and I must say that my anxiety was due to the fact that all the counties were not in the County Road System. While a considerable number of the counties came within that County Road System, there was room for some dissatisfaction and some misunderstanding for a number of counties remained out, and some other solution would have to be found and some other means provided whereby aid could be extended to those counties in connection with their road policy. But I am pleased to say here to-day that we now have almost every county in the Province in this work, and during 1917, by reason of the policy adopted by the Province, 12 of the counties who were out have come in, leaving only 2 counties in the Province of Ontario which are not now in the County Roads System. I refer to the united Counties of Northumberland and Durham, and I believe they are practically unanimous in coming in, but the formality has not yet been completed—and the County of Peterborough which still remains out. All the other counties of the Province that were out came in during the past year, so that we now have a policy which is Provincial wide, a policy which I believe can be developed to a very great extent, and I believe that we will see from this time on very increased activity in the road building programme throughout the Province of Ontario.

I am sure that the counties all realize the abnormal conditions which exist at the present time—the very great scarcity of labour and the great increase

in the cost of carrying out any public work. This is no time for the launching forth into a very large expenditure in the way of new construction. The labour market is more serious than even the money market, and we know how serious that is. The rates of interest that you will be required to pay, if you have to borrow money, are very high. Labour is very scarce, there is a demand for labour in the field of production greater than ever before, and I believe the policy of the counties will be to govern themselves according to the general conditions which prevail in their own counties and in the Province generally.

I might say a word or two with regard to the attitude of the Government as to Provincial Highways which has been a matter of great concern to the gathering here to-day. All our legislation has been passed with the view to meeting conditions which we believe will exist after normal conditions are restored, after the war period when we will have to face conditions which in all probability will be entirely different from conditions which exist to-day.

That legislation was not placed on the Statute Book as an ornament, but was enacted with a view to the time when the Province can proceed with the construction of Provincial Highways. We have not waited until the war was over in order to get our organization started. We began last year in a very small way, and took over a portion of the road as a Provincial Highway east of the City of Toronto for a distance of some 50 miles. We purchased necessary machinery to do the repair work. We are not spending a large amount of money on that road, but we are building it to provide for future traffic. We are not doing any surface work of a permanent character, but all the work that is being done is being done with a view of making that a Provincial Highway. The culverts have been put in of sufficient width, the grading is done of a sufficient width, and everything is being done necessary to making it a first class highway. The work we are doing now is to keep the road from falling into disrepair and so that it can be used until such time as we will deem it proper to proceed with the more permanent surfacing.

That is the extent of the work we are undertaking in connection with the Provincial Highways, and I think you will agree with me that it is a substantial carrying out of the policy which we inaugurated a year ago.

The future of good roads is a matter that I cannot discuss here to-day. The educational campaign which you have carried on for many years as members of the Ontario Good Roads Association has shown the people that good roads are necessary, and you have been responsible to a great extent for the appreciation the people now have for good roads in this country. Good roads are closely associated with rural life, and the cost of living in the cities is one of the problems that we have to solve. We believe that the transportation over roads to-day is appreciated more than ever. What the people are looking for is quick and rapid transportation at low cost. As a war measure, the United States appreciate the value of the large amount of money they spent on the roads previous to the outbreak of this war. Their roads radiating from the large industrial centres in the central part of the United States have been utilized during the past three months to a very great extent in transporting war material to the sea board.

We have, as I said before, completed some very important highways in this Province. One important event during the year of 1917 was the opening of the Toronto-Hamilton Highway, the completion of a million dollar highway between the Cities of Toronto and Hamilton, and that road is now open for traffic and will relieve to a very great extent the congestion which exists in the traffic conditions between these two cities. That highway will assist the railroads in handling

the vast amount of traffic that originates between these two points, and will afford some relief to congested conditions that exist to-day by relieving the rolling stock of the railways for other purposes.

I do not think any useful purpose can be served by taking up much more of your time. I regret to some extent that your Annual Meeting usually takes place at the time the Legislature is in session and that as head of the Department of Public Highways for the time being, I have not the benefit of attending more regularly your convention and hearing your discussions. As a rule there is a representative of the Department present during the entire time of your meeting, and your views are pretty accurately conveyed to me as head of the Department. The Department of Highways appreciates the co-operation and support which you have given us in the past in endeavouring to make our policy applicable and suitable to the conditions throughout the Province.

I know the value of your time which is spent to a great extent in discussion and that it will be better spent in a conference such as you are holding, than to listen to an address from me at any great length.

We all appreciate the stress and strain of the times in which we are living. You all appreciate the difficult time it is for the governing bodies to meet and solve difficult problems which we have to face. There is one question that still overshadows all others no matter what it is. The cloud still hangs. No man can predict with any certainty when peace will be restored, but we believe victory will ultimately come to the armies of the Allies. (Applause.) We know that the sentiment of this country is to prosecute the war to the bitter end, so that the sacrifices we have made shall not have been made in vain. We believe in the justice of the cause for which we are fighting. We are prepared to render every aid and assistance to the brave men who have gone forth from the Province of Ontario and from the Dominion of Canada to fight our battles. We want to keep everything moving at home. At the same time we realize that tremendous responsibility rests upon everyone of us in connection with this world-wide struggle and that the call for production was never so great as it is to-day. We are faced with world-wide hunger. We are called upon to produce on this portion of the Continent of North America practically 200,000,000 bushels of wheat more than we have produced in the past years in order to meet the requirements of the European situation. We have to provide food for the men who are fighting, and I am satisfied that when these facts filter through and reach the Canadian people, when they realize the real seriousness of the situation, the greatest effort that has ever been put forth by the people of this Province will be put forth during the coming season to fully discharge their obligations in the way of greater food production.

Mr. President, I value very highly the privilege of coming down here even for these few remarks, and I assure you as head of the Department that we are willing and anxious to take into consideration any representations which you have to make with regard to the general road policy of the Government of Ontario. I thank you. (Applause.)

THE CHAIRMAN: We will proceed with the discussion of Finance, and I will call upon Mr. E. M. Young, of Prince Edward County.

ROAD FINANCE

By Mr. E. M. Young, Clerk and Solicitor, Prince Edward County

Mr. President and Gentlemen: I apologize for being here and speaking on this subject. I got word from the President that I was to prepare a paper on Money By-laws and Debentures, but I do not think he understands the circumstances or he would not have asked me to speak to you on this matter, because my salary has been so small that I never had any finances, and until the high cost of living came into effect my wife did all the financing for the house and office. Now I have to finance on account of the high cost of living. I want to make a few suggestions and you can take them for what they are worth. I submit that the Department should have a system of bookkeeping for all the counties. One system of bookkeeping that would answer for all counties. That would simplify matters for the Government and it would certainly simplify matters for the counties, and particularly counties that are just now going into road financing, and road building. The Hydro-Electric people have a system of bookkeeping for the whole Province of Ontario. It saves money and is uniform throughout.

Then I think the Government should have a purchasing department. Here are ten counties going into road building, and they have to buy machinery and road material. If we had a purchasing department that would look after all this material and road machinery, money would be saved both for the Government and for the counties. Material and machinery can be purchased in large quantities at a reduced price. I believe the Government should buy the road machinery in large quantities and send it out to the different counties where it is required; by that means thousands of dollars could be saved for the purpose of making good roads. I only offer these suggestions, and I am glad that the Minister of Public Highways is here so that he can hear what I have to say. **Now just one word** as to the counties that are just coming into this good road movement. I don't know what other counties did, but we pooled our interest, and our assets, and then we divided the roads according to the equalized assessment in the different townships. We gave each township so many roads according to their assessment, we then built out of the general funds, which was a pooling of the assets. I think you will find that that is a great advantage. If one township takes over ten miles of road and another takes over seven miles of road, and if the road in one township costs more to build than in another that is easily worked out. If you haven't sufficient funds in the year the work is laid out, to complete the work, you can go back to the county and ask for more money. You must connect up the system and make a complete system of highways throughout the county. I have prepared a paper which I will read to you at this time.

Debentures

1. A money by-law shall recite:

(a) The amount of the debt intended to be created and in brief and general terms, the object for which it is to be created.

(b) The amount of the whole rateable property of the municipality according to the last revised assessment or in case of a county the last equalized assessment.

(c) The amount of the debenture debt of the corporation and how much (if any) of the principal or interest is in arrear.

This is only directory now and not compulsory.

2. When debentures to be payable;

(a) If the debt is a bonus in aid of a railway or for the promotion of iron works, rolling mills, refining or smelting ores, or is for railways, harbour works, improvements, sewers, gas or waterworks, or for purchase or improvement of parks, or for the erection of school houses and acquiring land therefore or for electric light, heat or power or water privileges or for acquiring land for drill shed or armoury—30 years.

(b) If the debt is for the establishment of a system of public scavaging or for the collection and disposal of ashes, refuse and garbage, 10 years.

(c) If the debt is for the purchase for road making machinery and appliances, 5 years.

(d) If the debt is for any other purposes the whole debt and the debentures to be issued therefore shall be made payable in 20 years.

3. Where the principal of the debt is made payable at a fixed date with interest payable annually or semi-annually, the by-law shall provide for the raising in each year during the currency of the debentures or any set of them, of:—

(a) A specific sum which with the estimated interest at a rate not exceeding four per cent. per annum capitalized yearly will be sufficient to pay the principal of the debentures or any set of them, when and as it becomes due.

4. Instead of the principal being made payable at a fixed date as above set forth, they may be paid by equal instalments of principal and interest provided each instalment of principal may be for an even \$100, \$500 or \$1,000, or multiple thereof, for:—

(a) Instead of the principal being made payable as last above provided, the by-law may provide that the principal may be paid in equal annual instalments with interest annually or semi-annually upon the balances from time to time remaining unpaid.

5. In the cases provided for, as above mentioned, the by-law shall provide for raising in each year in which an instalment comes due, a specific sum sufficient to pay it when and as it becomes due.

6. In the case of a by-law heretofore or hereafter passed, the council may by by-law without the assent of the electors authorize a change in the mode of issue of the debenture, i.e., they may provide that the debentures be issued by coupon instead of amounts combining principal and interest or vice versa; and where any debentures issued under the by-law, have been sold or pledged upon the council again acquiring them or at the request of any holder of them may cancel them and issue one or more debentures in substitution for them and make the new debentures payable by the same or different mode on the instalment plan so long as no change shall be made in the amount payable each year.

7. Debentures when to be dated and issued;

All the debentures shall be issued at one time and within two years after the passing of the by-law, unless on account of the proposed expenditure being estimated or intended to extend over a number of years and if it is desired so as not to have large portions of money on hand, unused and uninvested, the by-law may provide that the debentures may be issued in sets of such amount and at such times as the circumstances require but so that the first of the sets

shall be issued in two years and all of them within five years after the passing of the by-law.

8. Date of Debentures;

All the debentures shall bear the same date except where they are issued in sets and in that case every debenture of the same set shall all bear the same date.

9. Extension of time for issue.

The Municipal Board or anyone on the application of the council or of any person entitled to any of the debentures, or of the proceeds of the sale thereof, may extend the time for issuing the debentures beyond two years, or the time for the issue of any set beyond the time authorized by the by-law.

10. The extension may be made, although the application is not made until after the expiration of the two years or of the time provided for the issue of the set.

11. Day when by-law to take effect.

Unless the by-law names a later day when it is to take effect, it shall take effect on the day of its passing.

Sec. 289.—Assent of electors when required.

(1) Except where otherwise provided by this or any other Act, a corporation shall not incur any debt, the payment of which is not provided for in the estimates for the current year. Unless a by-law of the council authorizing it has been passed with the assent of the electors.

(2) Exceptions.

(a) Sec. 290. A county council may borrow any sum not exceeding \$20,000 over and above what is required for its ordinary expenditure and over and above any sum which the council is by this Act or any other Act expressly authorized to borrow without the assent of their electors.

The by-law shall be passed at a meeting specially called for the purpose and held not less than six weeks after the first publication of a notice of the day appointed for the meeting, which shall be published once a week for four consecutive weeks stating the amount to be borrowed and the purpose for which it is to be borrowed.

The by-law may be passed at any regular or special meeting to which the consideration of it may be adjourned.

(b) Under the Local Improvement Act.

(c) By the county council for erecting, re-building, enlarging, furnishing and equipping a court house, or for a gaol, gaoler's residence or registry office or acquiring land for such purpose.

This clause shall be deemed to have been in force since the 1st July, 1913.

(d) By the council of a city or separated town for raising such sum as is required to pay a share of the debt of the county as agreed upon or determined by arbitration.

(e) By the council of a city with the approval of the Municipal Board for constructing a bridge over a stream which constitutes the dividing line between the city and another municipality, provided that not more than \$10,000 be raised in any one year where the city population is not more than 20,000; or \$15,000 where the city has a population of more than 20,000 and not more than 100,000; or \$20,000 where the city has more than 100,000.

(f) By the council of any municipality with the approval of the Municipal Board for the payment of any work constructed under the Board of the Railway Commissioners of Canada of the Municipal Board.

(g) By the council and urban municipality for a site for an armoury or drill shed for any militia or volunteer corps having its headquarters in the municipality, if the by-law was passed by a two-thirds vote of all the members of the council.

(h) By the council of the county guaranteeing debentures of local municipalities.

(i) By the council of a town or village for purchasing fire engines, etc.

(j) For borrowing school monies, under the Public Schools Act and High Schools Act.

(k) For borrowing a sum not exceeding a sum of \$5,000 for the purpose of making a grant to the University of Toronto.

(l) For constructing boulevards, etc., at a limited extent.

(m) For borrowing any sum or incurring any debt under the Public Health Act.

(3) Grant to enter into contract for the supply of public utilities for a period not exceeding 10 years and a renewal for another 10 years.

Section 291.

A council may increase the rate of interest, amending a by-law with the approval of the Municipal Board and without submitting same to the electors.

Section 293.

Until debt paid, by-laws cannot be repealed. An application to the Municipal Board may be had for any irregularity in the by-law, may be cured by the consent of the Municipal Board approving the by-law.

Where a by-law has been approved the Board may also approve the debentures.

Section 296.

A money by-law shall be registered within four weeks after the passing, either a duplicate original or a certified copy.

Notice to be given (except it has the assent of the electors or is under the Municipal Drainage Act or Local Improvement Act) by publication of a notice at least once a week for three successive weeks.

Sub.-Sec. 5.

At the end of thirty days it becomes absolute, if not appealed against, and in some cases three months.

Sub.-Sec. 7.

Illegal by-laws not validated.

Sub.-Sec. 8.

Failure to register a by-law or to publish notice shall not invalidate it but the clerk is liable to a fine of \$200 for having not done so.

ADDRESS

Mr. S. L. Squire, Honorary President

Mr. Chairman and Gentlemen: I appreciate the privilege of having this opportunity of looking into your faces and saying a few words. I am satisfied from what I have seen to-day that the interest that has been shown in our convention in past years has lost none of its effect, and that the people are to-day as interested in highways and highway improvement as ever before, if not more so. The address that was given by the Honourable Finlay Macdiarmid, the Minister of Public Works and Highways, covered in brief a good deal of the work that has been done by our association, and which has been accomplished in connection with highway improvement during the past year. I regret that I did not have an opportunity to attend the sessions of this convention, but my other duties made it necessary that I should be in other places.

If the roads in the counties that have come into the good road movement during the past year were put into one straight road they would reach from ocean to ocean, and I am sure we all approve of that kind of a continental highway. The roads in the counties that have come in extend over something like three thousand miles. These ten counties which have come in during the past year have placed themselves in the position to share in the funds which are being distributed by a liberal and beneficent government. They certainly deserve the commendation of the ratepayers and I believe they will receive it. There are two things in connection with roads that we cannot afford to forget. The war has brought to our attention the interdependence of the nations of this world. No part of this world can now say, "We have no need of some other part." The brotherhood of man is being brought home to us more abundantly than ever before. If we learn nothing more from the war it will not have been fought in vain. The North American continent will have to feed the nations that are more thickly populated. Highways have an important bearing on production. We are learning that more and more every day. There is also the social side of the question. I believe, and I am honest in expressing the conviction, that the great differences we have in this world to-day, conditions which we find in all nations, is that we do not understand the position or the viewpoint of the other man. Sometimes because we do not know men we misjudge them, but after we get better acquainted we have a different opinion of them. We find that they have their hearts in the right place, and that they have other things in life much the same as ourselves. The troubles they have in Russia, and the troubles they have in Ireland, and the troubles we will have in Canada are all because we do not sufficiently understand each other. One of the things which has been allowed to creep in unfortunately is the difference of opinion between the ideals or desires of the people living in the country and the people living in the towns and cities, and we find that the rural and urban communities have been drawing further and further apart. I go down to a meeting in the City of Toronto where they are talking about the high cost of living and I find that they are blaming the "Hog of a Farmer" for that high cost of living. They say the farmer is charging too much for his butter and his eggs and for his pork. They do not understand that it costs more to produce these things. On the other hand if you go out into the country you will find some men who think that they have to wipe their feet before they dare enter the office of some of the city people. The city man looks with suspicion on the man on the farm and the man on the farm does not trust the city man. I believe that when we have highways in this country that will

admit of intercommunication between the city man and the man on the farm we are going to understand each other better, and we will make a more united nation, and we will be better able to deal with the social questions which we will have to deal with at the close of this war. I will not occupy more of your time, as I know you are all anxious to get your lunch. I do appreciate attending your convention and I can assure you that my heart is with you, and anything I can do to assist the people of the Province of Ontario to secure better roads will be done.

REPORT OF THE RESOLUTION COMMITTEE

Mr. K. W. McKay, St. Thomas

The Committee on Resolutions report that they have considered all of the resolutions submitted and recommend the adoption of the following:—

1. That Provincial Roads should be paid for, 70 per cent. by the Province and balance by the county, when roads in County System are taken over, or when county councils afterwards assume the liability, and that the county councils should have the right to adjust their expenditures in connection with Provincial Roads as provided in the Highway Improvement Act.

You will understand that under the present legislation, when the Province takes over a road as a Provincial Highway that it changes the position of matters entirely. The Province assumes the full control of construction and maintenance. The municipalities through which the road runs, are by the Act required to contribute 30 per cent. of the cost of the road and to pay that money to the Province. What this resolution contemplates is that where a road taken over by the Province is already a County Highway, that the county should pay the 30 per cent. rather than the local municipality. And that where the road taken over is not in any designated County Road System, that the county council may assume the liability on behalf of the local municipality. The idea of having the legislation in its present form was influenced largely by conditions east of Toronto, where some of the counties run from the lake 70 or 80 miles north, and where the northern townships would not be benefited as much as the townships on the lake shore.

2. That in the opinion of the members of this Association, it would be advisable for each county council to appoint a representative, whose duty it will be to confer with similar representatives of adjoining counties so that a complete system of connecting roads may be designated as Provincial County Roads, and submitted to the Department for confirmation at an early date.

The necessity for that suggestion appears to be that the roads in one county do not always connect with the roads in the adjoining county.

3. That Section 11 of the Ontario Highway Act, relating to Township Road Commissioners be amended, by providing for the payment of forty per cent. of the Commissioner's salary by the Province; said percentage not to exceed \$250.00 annually.

Under the Ontario Highway Act the Provincial Government has endeavoured to encourage the appointment of Township Road Overseers, and the abolition of Statute Labour. The overseer will be a permanent official somewhat similar to the clerk or treasurer. The present law provides that they may pay 25 per cent. of the salary of an approved Commissioner up to \$600. That would make the

Government allowance \$150. This resolution asks that amount to be increased to 40 per cent. which would make the Government allowance \$250 or \$100 more than under the present section of the Act.

I have much pleasure in moving the adoption of this report.

Motion seconded by MR. YOUNG, and carried.

Meeting adjourned.

FOURTH SESSION

Thursday Afternoon, February 28th

THE CHAIRMAN: We will open our proceedings this afternoon with an address by Mr. W. A. McLean, Deputy Minister of Highways. Mr. McLean requires no introduction to this audience; he is known as the "Good Roads Man of Ontario." He is the man who has built up the Department of Highways for the Government. Starting off a few years ago with a staff of two, he now has fifty in his Department. He has charge of all the highways in the Province, and is working up a feeling of confidence between the people and the Department. There used to be a feeling that the Department was trying to shove on the people something that they did not want, and that in order to get a subsidy from the Government they would have to do something that they did not want to do. This feeling has entirely passed away, particularly with the Road Superintendents. The Road Superintendents now feel that the Highway Department is a place that they can go to with their troubles and their problems, and feel sure that they will be worked out for them, and that they will get the benefit of the experience and advice of the Department. Experiments on County Roads are not now necessary. I am sure you will all be pleased to hear Mr. McLean. (Applause.)

ADDRESS

W. A. McLean, Deputy Minister of Highways

Mr. President and Gentlemen: After the introduction given me, I can hardly do justice to what should be expected. When I came here this afternoon I must confess that I had not clearly in mind what line to follow in speaking to you. But I said to myself: "What question has been put to you most frequently during the past week by the men who have called at your office and with whom you have been in contact during the Conference of Road Superintendents?" Summing it up, I may say that the question asked has been, "What should we do with our county roads under present war conditions?" With this question, it was usually intimated that they were anxious to carry on to the greatest reasonable extent. They were anxious to meet the road situation; but they felt as everyone feels that we are passing through a time of abnormal conditions, and that special consideration must be given to these circumstances.

My answer has been, that good roads are a matter of efficiency. To build good roads means that we spend a comparatively small amount of time in construction, in order that we may save a great amount of time in travel and transportation over them; at the same time extending the advantages of roads to a wider area. Good roads are a matter of efficiency, particularly associated with farming and farm operations. Efficiency is particularly desirable under war conditions in whatever class of industry we may be engaged. Efficiency is always desirable; but at this time of stress it is particularly so. So we are faced with the situation that efficiency is desirable, and that good roads are a means of efficiency. How far should we go in spending our time and money on them?

To that point you would perhaps say that my answer would be: "Go on, spend, construct, improve all you can." No, that is not the point I wish to reach. The war will continue for only a short time we hope, and the winning of the war is the important matter that we now have to face, for if we do not win the war, nothing else matters. But we are going to win the war. (Applause.) The question is merely one of bringing it to a victorious close as soon as we can. We hope

that time will be short. The point is to spend such effort and time and money on the roads as will add to our efficiency during this period of stress.

Coming more closely to the question my answer is, "Maintain the roads that we have." If they are clay roads, maintain them so as to give good service. If they are gravel roads, maintain them so as to give good service. If they are stone roads, maintain them so as to give good service. Whatever class they are, I believe we should maintain our roads, and I believe that the efficiency we obtain through maintaining them will be returned to us amply during whatever period the war may continue.

As to construction, there are sections where construction is urgently required, and highly desirable. If you can go on with such construction by employing the men of your locality at a time when they are not required for farm operations or other important industries, then under such circumstances even construction can be justified. I would not advocate any extended policy of construction or any extended policy of expenditure on construction. But if you can finance it from annual income, if you can finance it without going into the markets of Toronto and Montreal with issues of debentures; if you can finance it at home, using local labour, using material available from home supplies without adding to the troubles of the railways; then under such circumstances, construction is reasonable and practicable; particularly in the case of roads so heavily travelled that they will pay for themselves in greater efficiency during the period of the war. Under no circumstances should we go on with any undertaking that will interfere with progress and efficiency during the war. If the efficiency of highways is a question of importance in time of peace I am sure it is a question of importance in the time of war, and we should at least maintain them.

Before I came to the platform, the President was good enough to say that a feeling of confidence had grown up between the Department and the Superintendents of Roads in the municipalities with which we had to deal. I hope that is true. I know that our Department has confidence in the municipalities, and I believe we display it as we go on with our work. I have always felt that what we could not accomplish by co-operation, cannot be brought about by antagonism. Moreover, in each municipality a similar harmony must exist, or you will dispel in friction and useless effort the energy which should be turned to constructive results.

If there are Scotchmen here, they will perhaps have heard the old story in Scotch History of how some small Highland Clans in the Fourteenth Century were disturbing the peace of their southern neighbours by attacks on sheep and cattle; and in some cases, and wholly in harmony with the spirit of the times, resulting in feud and bloodshed. The King of Scotland (I don't know whether it was his own plan, for it was an old plan, there is nothing new under the sun) decided to remedy the situation by an easy method. The chief offenders were two small clans, so he said to each, "You are outlaws to-day and the soldiers of Scotland may have to make an end of your feuds in some way, but we will first permit you to settle it yourselves. Let three hundred men from each clan assemble at the Inch of Perth and fight this out between themselves, and we will reward the victors and give pardon to those who are defeated. These simple Scotchmen thought they saw an easy way of escape from punishment and decided to accept the King's offer. They met, they fought, and from the shambles only eight Scotchmen were left on one side, and two escaped by flight, on the other side. It was an old trick; to defeat your enemy divide his forces, create dissension. The same principle has been applied by Germany to the Great Eastern country

to-day, by means of the Bolsheviks. Russia is on her knees through internal trouble where there should have been absolute harmony and co-operation.

We must in Ontario in every branch of highway improvement, have cheerful co-operation if we are to secure the most favourable results.

Looking backward, I think we may say that the great struggles of history have ever been for freedom. It was so in the war of Independence in the United States. The war to-day is a struggle for freedom; to preserve the freedom of the nations, and our own freedom. For years Ontario has been under a bondage, the bondage of bad roads. If by any other force the people of Ontario had been isolated in their home-life, compelled to forego social privileges, and farming opportunities restricted, if that had been done by any other force than bad roads, this country would have rebelled.

But like the snow that falls, we thought bad roads were a gift of Providence and we had to keep them—instead of struggling in order that the bondage, which has held this country in its grasp and restricted it for so many years, might be lifted from the people.

I do not speak in this way because I think the roads of Ontario are hopeless to-day. The time has nearly come when throughout the greater part of Ontario we should stop talking about bad roads and instead, boast of such good roads as we have. In the counties that have been constructing good roads for a few years you can find good roads radiating out from the market towns, excellent roads, and in many cases these have been connected into long arteries. You can now leave Toronto in almost any direction and go through a great part of Ontario over roads that are reasonably good at any rate. In some cases they are everything that the traffic requires, and constructed at moderate cost.

It is true we haven't the great highways in Ontario that exist in a few other parts of the continent. I am pleased in one sense because we started in Ontario at the other end. We had confidence in the municipalities. We said to them, "Take our funds and construct the main arteries in which you are especially interested." Many counties of Ontario have taken these over and have accomplished splendid results. New York State is often referred to as having excellent highways. They have, but they have spent a hundred millions on them. But as an asset they do not show the value that they should. I am satisfied they will not show the value that Ontario will have, when we follow the saner policy that we have inaugurated. They have excellent main highways but they have not sufficient market roads radiating from the towns and cities. The policy of Ontario is creating these market roads and they will not cost hundreds of millions of dollars. I know that Ontario will ultimately be one of the most effectively served portions of this continent, we will have the roads we wish to have, and a highway system to be proud of, because all counties but two have now entered upon the work.

I haven't touched on matters of construction. We have been discussing practical construction at our Road Superintendents' Conference, and have covered the subject very freely.

We have now the organization behind us—and the energy behind us, and the determination behind us. The last few years have shown us what we can accomplish if we have these elements of determination and this attitude of mind. If we make up our minds that we are going to get good roads systematically, a few years will show splendid results. We will continue with the co-operation which has been established throughout Ontario, between the county councils, the township councils and the Provincial Department of Highways.

THE CHAIRMAN: I am sure you have all been very much interested in the Deputy Minister's address. It is just possible that you would like to have the opinion of the Deputy Minister on some of the points that have cropped up. There is one point that I would like information on myself. It came out yesterday in our discussion: A road within the corporation limits of a village, or town, can it be designated as part of a county road system under the Highway Improvement Act by by-law?

MR. MCLEAN: Chief Justice Meredith says it can in a judgment in the case of Merriton vs. Lincoln. The policy of our Department will not in the future favour the designation of county roads right through a town. There are a few instances in which counties have taken over roads right through a town, and assumed them, but we do not approve of that policy in that it causes a conflict of jurisdiction between the county and the town or village. We will be favourable to the county assuming the roads in the outskirts of a town or village but not to their assuming them in the closely occupied part of the town. We believe those roads should be under the exclusive control of the town or village, to be assisted by grants.

Q.—In the discussion yesterday it was said that some towns had been discriminated against?

MR. MCLEAN: Every case would have to be taken up by itself. For instance, the County of Lincoln had an old stone road passing through the county. It was a County Road for a considerable period before the passing of the Highway Improvement Act. Shortly after the Act was passed they asked for the approval of that road. The policy of the Department had not at that time been clearly fixed, and the whole road was approved. Our policy hereafter will be to seek to have these sections within the heart of the town taken out of the County Road system, to withhold approval within the business section of a village or town, and the closely occupied sections of the village or town. We will not hold that view as to roads in the outskirts. We believe we are acting in the interest of the villages and towns and the counties in so doing.

Q.—Take the Town of Dundas in the County of Wentworth. That town is situated on the County Road system. We have been in the habit for the last five years of granting the Town of Dundas the sum of \$500 to \$1,000. Why could not the County of Wentworth take that road over as part of the County Road system?

MR. MCLEAN: You could take over a road in the outskirts of the town, but not passing business or residential property.

Q.—It is five miles from the City of Hamilton and it is a continuation of the County Road system. King Street in Dundas adjoins a certain County Road on one side and another county road on the other side, and we have spent a certain sum of money on King Street in Dundas. Can we grant a sum towards the maintenance of that road?

MR. MCLEAN: Yes.

Q.—These special grants can be controlled by the county council. They can direct that the Town of Dundas must spend a certain sum on the road?

MR. MCLEAN: I think that is quite a favourable view. The point is that we, as a Department don't approve of our proportion of the grant being spent in the business section of the town.

Q.—If the County of Wentworth spends \$500 on the road in Dundas does the Department get a report on that? We want to know if they ever get a report of where that money is spent?

MR. MCLEAN: If we have paid anything on it, we first have a report on the work.

THE CHAIRMAN: We have on the programme this afternoon an address from the Chairman of the Ontario Railway and Municipal Board, Mr. D. M. McIntyre, and I will call on Mr. McIntyre to address you at this time. (Applause.)

ADDRESS

D. M. McIntyre, K.C., Chairman of the Ontario Railway and Municipal Board

Mr. Chairman and Gentlemen: When your secretary asked me to say something to you at your Annual Meeting I hesitated very much. I could not see how a member of an unproductive profession could say anything of much value, to practical men gathered together addressing themselves to perhaps the most practical of all problems, the problem of road building. However, he pressed me, and I am here, and I feel that I have come after the High Priest of good roads, Mr. McLean (applause) and on that account I feel all the more humiliated and unfit for the situation in which I find myself. It occurred to me that in some respects roads were of very great interest to me as a ratepayer, because these roads are built out of the funds to which all contribute according to their ability. Then good roads are of interest to me as a citizen, if they are good, because as a citizen I derive a benefit, and if they are bad, I suffer proportionately.

In reflecting on the subject, I thought, how do roads and highways contribute to human progress and the spread of civilization, especially in the case of the two great world Empires? Gentlemen, there have only been two great world Empires in recorded history, one, Imperial Rome in ancient times, and in these modern days, Imperial Britain. (Applause.)

How in ancient times did Imperial Rome use her highways by water and by land? Italy almost an island, with a long sea coast, out of her numerous harbours there set forth her galleys carrying her trade to all parts of the Mediterranean, to Syria, to the Holy Land, along the North Coast of Africa, which then was the site of flourishing populous communities, on to the west to the pillars of Hercules, until the Mediterranean, that great inland sea, became little more than a Roman Lake.

You are interested in road making. What incomparable highways that great imperial people built, stretching away through the Balkans from the Black Sea, and westward over the Alps into Gaul which we now call France, across the Pyrennes into Spain and across the North Sea to the Motherland of our race, Britain! What did imperial Rome carry over these highways, God made and man made? When we think of Rome, we think of a great centralized power, grasping the destination of the known world in her hand and swaying ruthlessly to her own interest, but still ancient Rome, as no other power of ancient days, was a great civilizing, refining and elevating power. It is true that her victorious legions carried its eagles east and west and south, but there followed her legions, colonies, and every colony, gentlemen, carries with it the language, the culture, the customs and the laws of its Motherland, and the colonies of Rome carried the language and the laws and the culture of ancient Rome into the barbarous regions.

To-day there is the remains of a colony, a most interesting remains, on the shores of the Black Sea of whom we hear a great deal to-day, the Roumanians. They were planted there over 2,000 years ago, and to-day they retain the language and many of the customs of the ancient people from whom they sprang. They are more akin to the Latins, the people who dwelt in the country of ancient Rome, than any other people now in existence.

Then you know how the Romans carried their civilization to France and to Spain so that now the languages of these countries are called Romanish languages.

The influence of Roman civilization was also carried into Britain not to the same extent, and her influence is not therefore so marked.

The Romans were the great law makers of ancient times, and they carried with them the Roman laws, and that order and peace which is inseparable from laws. I know that law and the lawyers are made a jest of by many, but law is but the expression of the will of the people, and you can see to-day the evil spectacle of the result of the subjugation of law and the dissolution of law in Russia, how chaos and anarchy results. Life and property are no longer safe, and law-abiding men in that country—and there are thousands of them—are at their wit's end to know what the future has in store for them.

Her law produced an almost uniform peace from Palestine clear through to Great Britain of to-day, a peace that was almost universal over the known world, so that when our Saviour came, the great poet Milton said,

"There was no war or battle sound
Heard the world around."

One result of this imposition of the supreme authority of Rome over all peoples and tongues and tribes was that by using her supreme highways Christianity was carried throughout the length and breadth of that Empire, so that the miracle was witnessed that within a little over 300 years after the birth of Christ, Christianity became the official religion of Imperial Rome. That is wonderful that in 300 years, the teachings of the Nazarene spread by a few simple fishermen, preaching a religion that was entirely antagonistic to the genesis and thought of the Roman Empire should have been carried in that short space over the known world and become the official religion of the Empire. Think how slowly it seems to be spreading to-day into those districts of the world which we call pagan!

But in addition to law with its comitia of order and peace, Rome carried her culture and her customs and her social usages over the known world. When I tell you—as no doubt most of you know—that Rome at the time of our Saviour had orators who were comparable to our Gladstone and to our Pitt, poets comparable to our Shakespeare and our Milton, historians comparable to our Macaulay and our Carlyle, you will understand that the nation that has produced men of that character must, through the vast body of its citizens, have been penetrated by high and noble conceptions of life and have possessed the highest ideals of living which were of enormous value when spread over the Empire which it ruled.

One remarkable thing, gentlemen, is this, that while Imperial Rome as the civilizing agency of antiquity touched France, touched Spain, touched Great Britain with its humanness and elevating influence, there was one district of Europe into which it did not penetrate, and that is the district of Northern Germany, and particularly the country now inhabited by the Prussians. Imperial Rome and her civilizing influence never extended into that district, and it is a curious speculation of historians whether or not these re-actions to barbarism which are breaking through the thin veneer of modern civilization that we are witnessing to-day, may not in some measure be due to the fact that in her babyhood, Northern Germany never received that refining and uplifting influence of that great Empire of ancient times.

The leaves begin to fall, the flowers to wither, before the northern wind's breath, and old Rome began to lose her grip. She became cold at heart and finally those barbarians which she had kept back by her legions swept by the

guardians of the gates, and using these very roads, these remarkable highways built by ancient Rome, these vandals of Goth swept down on ancient Rome, and she lost her power.

Then there settled down on the human race that strange eclipse which we call the Dark Ages when the human spirit marked time and the human intellect made little or no progress as we moderns estimate it. After a thousand years of this strange intellectual inaction, the human spirit again raised and its awakening was so remarkable that it is called the Re-birth and was contemporaneous with three remarkable things—the invention of printing, the discovery of America and the reformation of religion.

When the world awoke from its long sleep and the Dark Ages, it was an entirely different world from the world of ancient Rome. The idea had passed of one power ruling all kindreds and nations and tribes, and there was working in mankind that new wonder of nationality—men were grouping themselves according to identity of race, inclination, language and religion, and among these new nations in the re-birth of man, Great Britain stood the foremost and was the earliest to reach the conspicuous stature as a nation—perhaps in a measure because of her isolation from continental affairs and her ability, therefore, to devote herself to the development of her interior concerns.

When the enterprising race from which we spring, in the stirring days of Shakespeare and of Bacon looked out across the western seas, they found in those seas the highways of an Empire, and when her intrepid navigators—Drake, Raleigh and Hawkins—set their sails to favourable breezes, there were few parts of the world and few oceans which their galleys did not touch.

What a wonderful miracle has been wrought to-day when we think of this little island up in the midst of the North Sea sending out her merchant ships hither and thither, and now controlling one-quarter of the area of the Globe and ruling over half of the inhabitants of the Globe? What has contributed to this miracle?

The aim of this great Empire as it is to-day has been to achieve the unity and to maintain the liberty of the people. In the Roman conception of unity, liberty had to be suppressed. The two chief agencies in working this miracle are the sea power of Great Britain and British institutions—the sea power possessed by the navy and the merchantile marines. We hear a great deal nowadays about the freedom of the seas, but we heard nothing about it before this war, because there was no ground of complaint for during the centuries that Britain has been almost the undisputed mistress of the seas, how has she exercised her power? How has this supremacy of hers been used with reference to the benefit of humanity? What has she done?

One thing she did was to put down the piracy of the seas. In former days life was not safe, the honest trader was not safe, but Great Britain taught the maritime murderer and robber that the arm of her navy was long and would follow him to the uttermost limits of the seas, and piracy was put down. Great Britain policed the seas, and she is mainly responsible for purging from the seas that sin of all abominations, the slave trade which was abhorrent to the humane and merciful instincts of our race.

What has England not done in the way of imparting into international law as applied to maritime affairs humane principles? For 200 years it has been the principle of British naval law that on no account are neutral ships to be sunk, that on no account should there be sacrificed the life of non-combatants in war. What a contrast to the practices of those who are aspiring to dominate the seas

when you read in headlines in this morning's paper that a hospital ship with nurses and wounded soldiers and doctors on board had been sent to the bottom by the ruthless enemy of our Empire, in the cold waters of the North Atlantic! During the long time Great Britain exercised her power, there were none to dispute her supremacy in a humanitarian way, and all parts of the Empire were free to the commerce of all nations, freedom of her ports to trade, freedom to come to her ports to coal and re-fit, freedom to come to her ports for all honest purposes.

That, gentlemen, was not always so. When in the sixteenth century the great Spanish Empire was mistress of the seas, she absolutely prohibited trading except in the North Atlantic, keeping for herself the rich trade of the West Indies and the Spanish Main, and later when Holland disputed the mistress of the seas with Britain, Holland herself—then a great power—would not allow any other nation to encroach upon the Dutch East Indies. She reserved that trade for herself but Great Britain did not exercise her power of the seas in that way, and I think no reasonable man can contend that the sea power of Great Britain was not honorably and judicially exercised for the benefit of humanity.

When our sailors found these pathways, these highways of Empire, what did they carry to the distant parts? What had they of value for humanity in these distant parts? They had these political institutions which the genius of our race has conceived, institutions based upon the principles of justice and freedom and human right. How did she apply them to the various communities with which she came in contact? I would illustrate that in one or two instances. India was one country with which she came in contact, a country that had an ancient civilization but alien in religion and in race from the travellers who came from the far west. In the days when India was governed by the old John Company and in the time of Clive who laid the foundation of British rule in India, the native Princes made offers of mountains of gold to our sepoys to desert the standard of the company. That company offered the sepoys only a moderate pension after long years of service, but the sepoy knew that the promise of the company would be kept, and that his rice and his salt were as sure as the salary of the Governor-General, and he knew also that there was no native power in India who would not, in spite of the most solemn promise, let him die in the ditch of hunger after he had ceased to be useful. It was that impression long years ago—200 years ago—which this handful of British traders produced upon the intelligence of the people of India, and that influence that has continued for so many years has produced the loyalty of the people of India in connection with this war.

It was one of the most gratifying things in connection with this war to see the unanimity with which the people of Indian race, from the Princes, to the humblest peasant, came to the support of the Empire. They contributed men and money to the maintenance of that Empire, contact with which had been productive of such enormous good to that country.

British institutions found their most genial soil of course in these temperate regions where her sons came in such numbers, and we find to-day not great imperial associations as in the days of Rome, but a commonwealth of nations, and we find the aim which our race has set before them has been achieved in a marvellous degree, so that when these principles were threatened by a heartless autocracy, this great Empire of Britain, united by common ideals and common institutions, during the three and a half long dreary years of war, has stood together in defence of what we consider most dear and most necessary to the maintenance of our civilization. The contest seems to be a contest between what we call Christian civilization

based upon humanity and mercy and justice, and a civilization based on treachery and craft and calculated brutality. (Applause.)

But, gentlemen, it is not enough for the Empire in the maintenance of the various activities of civilization to have these highways of the sea. There must be also highways over the land, and you are here to-day in association to discover how you can make your contribution to these highways of the Empire.

The work in which you are engaged is related definitely and directly to the great work of sea transportation and railway transportation. There can be no doubt about that. If one link in a chain fails, the efficiency of the whole chain is affected. We are not satisfied with the character of the ships of 25 years ago. We are not satisfied with the railway transportation of 25 years ago. Marvellous progress has been made in these departments of transportation, and we should not be backward in providing highways which are necessary to round out the scheme so that there may be an opportunity of having facilities at the threshold of every factory and every household and the gate of every farm to take its products to the markets of the world. We must have a highway which will offer itself as a communication for trade, and a communication for social intercourse, and all those other elements which go to make up the delights of life.

I am glad, sir, to be here at your Association, to make an incidental contribution and to express the pleasure which I have in seeing that the people of Ontario under the inspiring legislation of the Government are moving now to improve their highways so as to benefit the community, because as the wealth of the community increases, the character of our communications must increase and improve. This, I think, should be the standard—what are the needs of the community, and what is the financial ability of the community to meet those needs? The wealth of a community like this in the time of peace increases with enormous strides, and the highways upon which we depend to co-operate with the great railway systems and the great shipping companies must be made efficient.

This war has taught us how interdependent communities are. Distant communities are depending on us. In a real degree we depend upon one another, and in the piping times of peace better highways will be essential.

Gentlemen, I have much pleasure in being here. I am sorry that I cannot make some material contribution of the kind which was given by Mr. McLean in the practical hard-pan discussion he gave you, but I am pleased to be here to take part in this discussion and I trust that your Association will flourish and result in a practical benefit to the community. (Applause.)

THE CHAIRMAN: We have with us Prof. Lang of the Toronto University who has shown himself to be deeply interested in road matters. He is connected with the School of Science and has shown himself deeply interested in the advancement of good roads. I would like to call upon him to say a few words. In addition to the technical side of the work I understand that he is a practical man in this work and has the distinguished honour of being a pathmaster.

ADDRESS

By Prof. Lang, University of Toronto

Mr. Chairman and Gentlemen: I did not come here this afternoon to make any contribution and I have not anything material to offer, but after hearing the discussion of your meetings, I must say that there are hopeful signs for the

future of our Province in the work that is being done by the Association in furthering the cause of good roads. I am glad to see the interest that is being taken, and that your work is followed up by an educational campaign throughout the community, and that it has produced great results.

I am interested in good roads much in the same way as the last speaker—as a citizen, and I may be still a pathmaster if I can persuade the authorities of where I spend part of my summer to reinstate me.

The work to which you have addressed yourselves is fundamental to everything the country stands for, and the most that we can do to forward the interest of the work in which you are engaged commends itself to every citizen of the community.

While university training may have a debatable side as to its purely utilitarian standard, yet I believe a university can contribute to pretty nearly every phase of industrial, social and professional life that is engaged in in the country, and I am here to say that our institution in this particular phase of the country's interest has taken deeply to heart the work, and we are anxious to contribute in any way we can.

War conditions have materially affected us, and the course that is optional in our final year is somewhat depleted; in fact, for the present year there was only one candidate who applied to take advantage of the course in Highway Engineering, and on account of our limited number of staff, which has been cut down to only half of what it was, we were obliged to turn him into another option. Our interest is none the less sincere, and we hope for the time when we shall be able to contribute more than at the present time.

I wish to congratulate you and the men who are present on the work you are doing. We were glad to accommodate the Road Superintendents when they were present with us in the University Building. The useful work they are engaged in, I think is another indication of a most hopeful character with reference to our road problems.

I think your practical discussions are the most valuable part of your work, and I will not take up your time. If at any time, through any instrumentality of mine or through the use of our laboratories we can help your Association, we will be only too glad to give you every assistance within our power. (Applause.)

I was asked about testing cement. We have a complete cement laboratory and we test materials of all descriptions, in addition to materials for road construction. Our laboratories are very extensive and we can test all sorts of building material—steel, cement and re-inforcement for concrete, and all things of that nature, and anything we have we will be glad to put at your disposal. (Applause.)

ROAD ORGANIZATION

By F. A. Senecal, Clerk, Counties of Prescott and Russell

Mr. Chairman and Gentlemen: The first problem that presents itself to the county council having adopted a system of County Roads under the Highway Improvement Act, is undoubtedly the organization for the work of construction and maintenance of the roads.

Let us briefly sum up the situation as it presents itself to every county council after the day of the approval of the by-law by an Order-in-Council. A new situation has been created in the county. The responsibility of keeping in proper repair the roads and bridges designated in the by-law has been transferred

from the townships to the county. As a rule these roads are the most important—the most heavily travelled in the locality, therefore, the problem of providing for their maintenance is the first one that the newly appointed County Road Superintendent has to deal with. His first duty is to select and instruct the men who are to keep the roads in proper repair. An effort should be made to show some improvement as soon as convenient, under the new management.

In most cases, however, the council will not yet have provided for the machinery and tools required to carry on this work. If this be the case, the Superintendent should get in touch with the township authorities and make some arrangements for the use of the tools formerly employed for the repair of the road until such a time when the county will have all the machinery required.

The Selection of the Foreman

Too much care cannot be exercised in the selection of the foreman to attend to the various sections of roads, as, good or bad results, in the maintenance of the roads can invariably be traced to the foreman. He should be a man of sound and practical ideas in regard to road work, fully alive as to his opportunities and also to his responsibilities. The length of road to be placed under his care must depend upon the condition of the road, and the man's ability to attend to his work properly.

If the foreman be a "Good roads booster" and this he should be—sometimes a section of eight or ten miles may not be too much for him to attend to. As a rule, however, four or five miles seems to be sufficient.

The superintendent should endeavour to create a spirit of emulation among his foremen with the view of obtaining the best results for the money spent under each of them. Nothing will go further to create some ambition and enthusiasm in the foreman, than the knowledge that his efforts are being appreciated by the parties to whom he is responsible for his work.

In laying out the work that is to be done, as construction work on heavy grading and filling, and even for maintenance work, special care must be taken to secure the proper location of the graded roadway, otherwise, much of the work may have to be torn up when the time comes for the placing of the stone. This point cannot be too strongly emphasized, because, the roads in Ontario, as they are generally located, are the outcome of pioneer conditions when it was necessary to wind around stumps and boulders, as the case happened to be at that time.

We must admit that these conditions no longer prevail and that already an effort has been made in many localities to straighten the roads. However, before attempting any heavy work on the roads, this question of location should first be dealt with carefully, in order to avoid unnecessary expenditure later on.

It should always be borne in mind, that, in road and bridge construction, there is only one feature in which the word "permanent" can be employed in its proper sense, and that is in the location of the road. We are using—or rather abusing—this word "permanent" as it is generally applied to road construction to-day.

The next problem is drainage. A road expert has said: "If you can keep the water off the road, out of the road, and away from the road, you have solved the whole problem of maintenance." The only method available to attain this end is to provide sufficient crown to the roadbed to allow the surface water free access to the side ditches and drains and again from the drains to the natural outlets.

After the road has been sufficiently crowned with the grader, it can be kept as such with the liberal use of the road drag. There seems to be some difference of opinion as to the condition the roadbed should be, when the road drag can be used to the best advantage. Some men will say that the best results are obtained only when the road is very wet, others will argue that the road should be dry.

In my experience this matter depends entirely upon the nature of the soil and the traffic over the road. If the road be mostly of gravel, it should be dragged when wet, or again, if the traffic be light on a clay road, very good results are obtained when dragged in this condition. But, on the other hand, when the traffic is heavy on a clay road after a rain, it is useless to drag it until the earth has sufficient body to prevent cutting in the roadway after it is dragged. A few trials with the drag in various conditions of the road, will give a good idea as to the best time to use the drag.

The slopes or crown of the road should be maintained at a grade of about one inch per foot. When the crown becomes too steep, it should be reduced by dragging from the centre of the road towards the ditches.

It may seem idle to mention some of these facts, as I am aware it is ancient history for the great majority here to-day, but when we consider that about 75 per cent. of our roads will have to remain as earth roads for many years to come, may we not ask ourselves if we are really giving to this question all the attention it should receive.

The Maintenance of Winter Roads

The climatic conditions vary somewhat in the Province of Ontario; so much so, that, while in the southern part of Ontario snow blockades are seldom experienced on the highways, yet, we in the north-east part of the Province, have had to contend with the removal of the snow to a considerable extent. This winter especially, the snow began to stay on the ground since the month of November last.

The tools or machines usually employed are snow ploughs and rollers which are used after every storm. In a few instances we have used the roller only with fair results. I might add that in these cases, the roller had to be kept at work even during the snow storms, otherwise, it would have been useless.

I have found that the best results are obtained by using the roller immediately after the snow plough. In this case, the snow plough would be required to remove only a small amount of snow. The action of the roller is to press down the sides of the road evenly, thus providing a width of twelve or fourteen feet of hardened snow which is very desirable.

In conclusion, I must say that I have touched only a few phases of the problem of Road Organization, believing, however, that these are the first to be dealt with in every county assuming a system of County Roads.

The following points should be again emphasized:—

1. In selecting the foreman endeavour to secure the best man available in the locality.

2. The location of the travelled portion of road being the most permanent part of the highway; no heavy work should be attempted before it is properly located.

3. Keep the crown of the road sufficiently high to allow free access for the water to the side ditches.

Just one word before taking my seat on behalf of the French element of this

Province of which I happen to be a very modest representative. I appreciate the very high honour of being called upon to address a very few words to this convention. I think it is a tribute more to the French element of this country than to my own ability in this respect. I feel that the Good Roads Association, apart from and above the great work it has done since fifteen or sixteen years ago when it was organized, has rendered even greater service to the community by the effort it has made to cement together the two races in this country. I was deeply impressed this morning by the very short address of the past-President of the Good Roads Association, Mr. Squire, and I am sorry that all of you did not hear him. He touched this subject in a very high and far-reaching way, and I think that when we have a good road from Quebec to Ontario this question of race and language will never arise. (Applause.)

It is often exaggerated by unscrupulous politicians. The facts are not always as you read them in the press. Mr. Squire told you that the more we met together the better we understand one another, and that the spirit of mistrust disappears. I was just thinking of a few lines a celebrated English author has written on this subject and which illustrates the case in a very striking manner, it is this:—

If I knew you and you knew me,
How little we would disagree,
But never having yet clasped hands,
We sometimes fail to understand
We all want to do what is right,
And treat each other honor bright.
How little we would disagree,
If I knew you and you knew me. (Applause.)

Q.—The county I come from just recently entered the County Good Roads System. How many townships have you in your county?

A.—We have eleven. When I have the kind of a man who is a good road booster, I give him all the work he can attend to.

Q.—How many miles have you in your county under the Good Roads System?

A.—Two hundred and twenty.

Q.—You have two foremen for each township?

A.—Yes.

A MEMBER: We have 434 in our county, and we have been trying to figure out how many foremen we should appoint. If we appoint a large number of foremen it is going to be too much for the superintendent to look after. We have thought of appointing a foreman for each township. We have 16 townships. If the foremen are not satisfactory, the superintendent will have power to dismiss them. We have over 160 square miles in our county.

MR. SENEAL: As a rule I would not appoint a foreman permanently until I knew what he was able to do and when I have some opposition as to the choice of a man to attend to a certain piece of road, I let them have a trial, and see which will give the best results, because it is results I am looking for every time.

MR. DIXIE: Do you take the good roads question up from a township standpoint?

MR. SENEAL: I believe that principle is entirely wrong. We do not consider the township boundary at all in our county, and I believe if you persist in considering township boundaries, you defeat the object of highway making completely.

A MEMBER: I agree with you there, because there are some counties that

discriminate between township boundaries. It looks to me as if the system should be amended to compel county boundaries being recognized. We make an appropriation of so much money to cover the work and the Road Superintendent has to spend that money.

A MEMBER: The number of foremen that are appointed depends entirely on conditions. As Mr. Senecal has stated we should consider the qualifications of a foreman.

I come from Hastings County where we have about 600 miles of county roads, and we have six foremen, and their work is satisfactory to everybody. We always try to get the most competent men for foremen and each foreman has about 100 miles under his control. The county sets the rate of wages for the foremen and for the men and the teams, and they hire men to look after certain pieces of road, and they are responsible for the piece of road under the direction of the County Road Superintendent. He authorizes the foreman to do certain work, and we have no trouble. If the foreman was expected to do much detail work it would be impossible for him to look after so much road. I do not think township boundaries should be recognized in County Road Systems. The roads should be so arranged as to suit the needs of the county, and while I can see that each municipality should have some rights in the expenditure of their proportion of the grant, yet I think the whole system of highways should be conducted with reference to the county and not to the townships.

THE CHAIRMAN: The question of road overseers seems to be a matter of local conditions. Mr. Talbot, Engineer of the County of Middlesex is here and we would like him to tell us how they manage in his county.

MR. TALBOT: I am in a rather embarrassing position just now because Middlesex management is not the popular management with the majority of the people here to-day. I am not going to make any apologies for our system. It is the outcome of the Act as it stands. I am here to say that the Highway Act was constructed and was advocated and was given to us with the understanding that it should be used as an individual township organization controlled by the county. That is my impression. That is the way it was put into our county, and that is the way we adopted it, and when you adopt a certain way, whether it is right or wrong, it is very difficult to get away from it. It has worked very well in our county, fortunately. It has worked well because conditions in the County of Middlesex are different from the conditions in other parts of the Province.

In Middlesex County we have material in each township available, and all the conditions are similar throughout the county, so much is that the case that we have no friction in connection with the municipalities. They are all divided into sections of eight miles, each eight miles of road is placed under an individual man who is given absolute authority to take care of it, and it is his business to take care of the road and maintain it, both mechanically and judicially, and if he does not do it, the county council attends to it, because they are on to their job.

A MEMBER: What sort of a roller does Mr. Senecal use on snow roads?

MR. SENECALE: An ordinary land roller except in one case where a town has another kind of a roller as an experiment. They built it two years ago. It is about six feet in diameter, and twelve feet long, and is divided into two sections. It is giving very good results so far, and that is the only roller that has been used except the ordinary land roller.

Q.—In what condition would the roads be in order to get the best results from that roller?

A.—If you are using the roller you have got to keep it going during a storm. You should not leave it until the snow is all piled up.

Q.—Night and day?

A.—Even so. It is better not to wait until the storm is over.

Q.—How deep is the snow in your county?

A.—Anywhere from two to eight feet.

Q.—In the case of the storm we had about a month ago when the wind was blowing, you remember that Saturday and Sunday, what would you do in a case like that? That is one of the big troubles we have had in the County of Peel.

A.—I would send a few men with shovels ahead of the roller to shovel away the large banks, but the roller should be applied to roll the snow. A good team of horses will do the work unless the snow is extraordinarily heavy.

Q.—You say you get the best foreman you can, what wages do you pay them?

A.—Thirty cents an hour.

Q.—Did you go all over the county roads after a big storm?

A.—It all depends on the seriousness of the storm. The foreman is left to judge whether it is better to roll the road or not, but if you are going to use a roller, you must use it after every storm. If you use both roller and plough you might not have to use it after every storm.

THE CHAIRMAN: I think it has been clearly brought out that new counties coming in have to adapt their organization and work to local conditions.

The Counties of Hastings and Middlesex are two large counties. One has a road overseer for every 100 miles of road, and the other has a road overseer for every eight miles of road, and they are both working out well. It is all a matter of organization.

We will now have a paper from Mr. J. J. Vance, Clerk of the County of Wentworth.

ADDRESS

ROAD ORGANIZATION

By J. J. Vance, Clerk, County of Wentworth

Mr. Chairman and Gentlemen: The first principle in the organization of a County Road System is the adoption of such roads as will equitably serve all portions of the county. If this principle were not adhered to, the system would be doomed to failure, as all classes of the taxpayers are proportionately charged for their construction and maintenance. It naturally follows that the essential point to be borne in mind when the selections are made is to do the greatest good to the greatest number.

The County System having been defined, the council should place the control of the system in the hands of a small committee with the necessary authority for the full direction of the work. It should be their duty, together with the Road Superintendent to go over the system as early in the spring as possible and estimate the requirements for the season's work; this to be submitted to the council and after the appropriations have been decided upon, they should supervise the expenditures and O.K. all accounts before payment, and be held responsible for the year's road work. The Chairman of the Committee should be the Warden, assisted by two broad-minded men who naturally would follow into the Warden's chair, thereby ensuring a continuity of road management. The Committee having been selected to carry out the wishes of the County Council, the next most im-

portant item is the selecting of a Road Superintendent. This appointment cannot be given too much thought or consideration, since the Road Superintendent actually supervises all the work and is responsible for the many details of organization and the actual results to be obtained. The matter of his salary should be of little consideration, for a good man will save his salary to the county each year, while an inferior man would be dear to the county if he were to work for nothing. The supply of this class of men in Ontario is very limited outside of the engineering profession, as they are required to have some of the qualifications of an engineer, such as a good business education, quickness to master all details in carrying out a programme of road improvement, with the ability to direct work in such a way that the desired result can be obtained with the least expenditure of material and money. The Road Superintendent's qualifications can generally be divided into three classes:—First, *Actual Construction Work*, in this case his knowledge of the various classes of work and ability to handle men will be shown directly in the results obtained. Second, *Business Ability*, which will be displayed in the many business transactions which he is called upon to perform while carrying out the season's work, and lastly, his *Cost Distribution*, which is of great service to the county when the annual returns are required to be made to the Department of Highways, for without these records at the close of a season's work it is well nigh impossible to make out an intelligible report, so that the county suffers no financial loss. These are qualifications usually found in a successful contractor, and if such a man is available he should be a great asset to any county in the matter of road building.

With a capable Road Superintendent appointed, the Committee should be guided by his advice on all matters pertaining to road work. There should be a definite plan of construction over the whole system and it should be carried on with a uniform standard, having in view the traffic requirements of different localities, as it will be conceded that possibly in some parts of the system the traffic will be greater than others; still the same standard should be maintained.

The selection of foremen is one point that should be left entirely in the hands of the Road Superintendent and no outside influence in this matter should be permitted. As the foreman is the Road Superintendent's representative of the work during his absence, he should feel that his appointment lies directly in the hands of the Road Superintendent, and in this way the Superintendent's ideas can be converted into the work, thus ensuring a capable man on the construction at all times. To carry out the work thus laid down his qualifications would of necessity be similar to the Road Superintendent's.

A supply of capable foremen is one of the Superintendent's most difficult problems. These men can best be selected by the process of weeding out from a large number of workmen who are employed as maintenance foremen, and to those who prove themselves competent can usually be entrusted the carrying out of construction work.

Men and teams should be employed, if possible, for the entire season as their experience and increased familiarity with the work is a considerable factor in the economy with which the work can be carried out. The breaking-in policy which must be followed in cases where men are employed only for short periods is expensive and should be eliminated whenever a permanent gang can be secured. In this way it is possible to have a standard load of say one-half cord of crushed stone drawn at each load, which is quite impossible if the men and teams are not employed regularly. Sometimes it may be found to advantage when a permanent gang are employed to furnish them with a wayside camp, this ensures an equip-

ment on the job at all times and in wet weather may prove valuable in saving many a half day's work, which is oftentimes very essential to the completion of a certain piece of work.

A county with such an organization as I have attempted to outline would be able to build creditable roads with the assistance supplied by capable engineers from the Highway Department, who are always available and willing to assist in engineering problems which may be encountered in the building of a system of highways.

I do not like to convey the impression that there should be one set of teams to do the work of every township. My idea is that on any particular road if it is possible to have the same man year after year with the same outfit, he would be more in touch with the work. A man who is engaged year after year will secure a proper team to do the work. If the man knows he has this work to do, he will prepare himself for it.

Q.—I would like to ask Mr. Vance if he recommends the hiring of a foreman with or without a team?

MR. VANCE: That is part of the work I would not take away from the superintendent. I would not dictate to the superintendent as to how he was to hire the foremen, whether they were to have their teams or be without teams.

Q.—How large a territory would you recommend giving to a foreman?

A.—Leave that entirely in the hands of the Superintendent.

THE CHAIRMAN: There is one man in our Province at the present time whom we should honour, and that is the man who has been at the front and has fought our battles and done his bit. We have with us this afternoon Major Kennedy, one of our past-Presidents and a man who has always been active in good road organization and a man who has probably done as much for the good roads movement as any other man in the Province. He has been at the front, he has done his bit there and he is at present engaged locating returned soldiers in Northern Ontario. We have him with us this afternoon, and we will be pleased to hear a few words from him.

ADDRESS

By Major Kennedy

Mr. President and Gentlemen: We are living in rather uncommon times. You have heard what should be done about improving our roads, but unfortunately in these days we cannot do what we want to do. Nearly everyone here has got a little iron in his soul that was not there before, and we have to do uncommon things in these times. I have been a county councillor and have gone through a great many things that you have been speaking about. In those days I did love a fight, and I had some, but unfortunately some of my good friends would come to me and ask me to do something for them, and I knew it was not exactly right. At least it was all right in a general course of events. It would be something like this, "Place an iron bridge here two years before it should be built, and leave another bridge two years after it should be built because my friends happen to be there." I do not think I was unique in county council history when I fell for that oftener than I would like to tell you about. We all have excuses for not doing the right thing.

Everyone wants to have his own respect. He wants to do something that he knows is right at this time no matter what the people say about him. He wants to know himself and he wants his family to know that he is doing something

to win this war. Winning the war does not mean the marching of our army into Berlin. You may win a horse race, and the horse drop dead the minute he crosses the wire. Winning a race that way is useless, and we do not want to win the war in that way. My little girl has not been getting as many dresses as she did before the war, and one of her school mates happened to say to her, "You are not getting a new dress this fall." You can imagine how proud I was when she said, "No, a soldier's daughter does not need a new dress." (Applause.)

You can make a good foreman now that you could not make before the war. You will get something out of man now that you could not get out of him before the war, and you are all going to get something out of this convention that you would not have got if it had been held in 1913. The spirit of distrust that Mr. McLean spoke about has gone. We are in one common interest, that of getting this country ready so that when the war is over, the horse won't be dead. We will still be going on. The men that are "doing their bit" are not the only ones winning the war. The men that are staying home and doing their duty in every respect are also winning the war, and if every man will do his duty and his level best, there will be no doubt as to the result. (Applause.)

MR. PUGSLEY: I have a question to bring before you that is of interest to everybody who builds roads. The trouble that our commission has met with during the past years has been in reference to the railway accommodation for moving material. We have been up against it for some time, and we had to quit, there was nothing else that we could do, and I am going to move the following motion:

Moved by W. H. Pugsley, seconded by Chas. Talbot, whereas during the season of 1917 many counties in the Province of Ontario were unable to secure materials for the purpose of maintaining public highways, on account of the shortage of cars suitable for carrying stone and other road materials;

And whereas it is feared that the same situation may prevail during the coming season of 1918;

And whereas lack of annual maintenance to public highways is the cause of serious loss to the municipalities who have constructed improved highways throughout the Province of Ontario, for the reason that roads which are not maintained are likely to be ruined and require reconstruction at a relative cost much greater than the annual maintenance charge;

Now therefore the Ontario Good Roads Association in convention assembled, hereby respectfully petitions Sir Robert Borden and the Government of Canada to use every effort to see that the railways provide adequate equipment suitable for transportation of roadway materials during the season of 1918. Your petitioners fully realize the great danger to the country's economic welfare caused by the shortage of coal but we beg to respectfully point out that the highway systems of the country are of great national importance during war time as a means of transportation and as a valuable aid to the overburdened railway facilities of Canada. Public highways are particularly necessary in the transportation of farm products to the railway stations and your petitioners believe that failure to keep the roads in good repair will tend to diminish production and transportation of food supplies which are so urgently required by Great Britain and our Allies.

The attention of the Dominion Government was called to this, and they said they would do all they possibly could to give the railways to understand that they must carry as much road material as it was possible for them to carry. Last year we were held up so that we had to quit altogether. Sometimes we would get three or four cars, and then for a week we would not get any more, and that was a big expense because we had to maintain our force. Motion carried.

CLOSING SESSION

Friday, March 1st

THE CHAIRMAN: We are going to devote this afternoon to general discussion to be introduced by County Road Superintendents.

If there are any further resolutions to be presented, we will be pleased to have them presented at this time. The Resolutions Committee has made its report but that will not prevent anyone from bringing forward any resolution to be discussed by the whole convention.

MR. D. A. McCAUGHERTY: I have a resolution that I would like to bring forward at this time, I think it is of importance.

Moved by D. A. McCaugherty, and seconded by R. H. Lush, that the Minister be requested to amend the Highway Improvement Act to provide for the levy of a frontage tax along the lines of the draft attached hereto.

That draft amendment is as follows:—

1. The council of a township in which work has been or is to be undertaken under the Highway Improvement Act may, by by-law, provide that a rate per foot frontage shall be levied on all lands abutting directly on the work, but such special rate shall not be applied unless the road is of a more durable type of construction than gravel or waterbound macadam, but may include such construction if maintained as a dustless road by sufficient surface treatments of asphaltic oil, tar or other bituminous material.

2. Such frontage rate shall be uniform for all roads so constructed within the township, and shall not exceed a rate of two cents per foot frontage, nor shall it be levied for a period exceeding the estimated life of the roadway or pavement as certified by the county road superintendent, and in no case exceeding a period of ten years.

3. Monies so collected by a special rate per foot frontage shall be set apart by the council of the township, and shall be used in meeting the annual rate imposed on the township by the county for county road purposes.

4. A by-law providing for such rate per foot frontage shall receive a two-thirds majority of the members of the township council, and shall have the consent of at least two-thirds of the members of the county council, previously had and obtained, and expressed by resolution of the county council.

5. The clerk of the township shall procure for, and certify to, the council a schedule showing all lots and frontages thereof, abutting upon a work for which a frontage rate is to be levied under this section.

6. In the case of corner lots, triangular or irregularly shaped lots, or lots on properties which for any reason are wholly or in part unfit for building, agricultural or other valuable purpose, a reduction shall be made by the township council in the special assessment, having regard to the situation, value and superficial area of such lots as compared with other lots, to adjust the assessment on a fair and equitable basis.

7. The owner of a lot specially assessed, or any ratepayer, may appeal to the Judge of the County Court with respect to any assessment of the township council, and the decision of the Judge shall be final and there shall be no appeal.

The finances of Peel County are such that we have at the present time some \$325,000 worth of debentures issued for the building of good roads. Since the first debenture was issued, some eight or nine years ago, we have rebuilt Dundas Street twice, and our debentures have yet ten years to run. Therefore you can

see that it is impossible for us to build heavy traffic roads under present conditions. The people owning property along Dundas Street near Toronto have been quite anxious that we should build a road of a different type. They have petitioned the council to have a better road constructed. In order to do that it would be necessary for us to raise quite a sum of money. They have asked us to put on a frontage tax. They are willing to pay for a portion of the road even if it is a Provincial County Road. At the present time where the Government gives 60 per cent. it would be necessary for the county to raise \$40,000 for that piece of road. Although the people are willing to pay half of the 30 per cent. that the Government does not provide, we would still have to raise a large sum of money. This applies to township roads but it cannot be applied to county roads, and we would like to have the Act amended so that it will apply to the County Road System.

THE CHAIRMAN: That resolution will have this effect: At the present time, under the Municipal Act, a frontage tax can be made on ordinary township roads under the Local Improvement Act, but when these roads are designated as county roads there is no way of making that assessment. This will merely have the effect of putting county roads on the same footing with an assessment of two cents per foot, or anything less than that.

A MEMBER: Would it be necessary to have a petition from the ratepayers on that road?

THE CHAIRMAN: According to this draft it would be in the hands of the township council. They would first have to pass a resolution, with two-thirds of the council voting for it, asking the county council to pass a by-law allowing them to make this levy. That resolution would be forwarded to the county council and they would also have to pass on it. Then when these steps are taken, the township council can make this special levy, and collect it with the ordinary taxes, and use it for this road.

MR. TALBOT: Is it possible that the residents would not have anything to say? Have they power to do it without receiving a petition from the ratepayers?

THE CHAIRMAN: It is in the hands of the township council, but it requires a two-thirds vote of the township council and the county council.

MR. TALBOT: The members of the township as a rule do not live near the suburbs of a town.

A MEMBER: I think it would be well to add a safeguard to this resolution and say that the ratepayers on the road should first petition for it. Such a resolution might be passed by the township council and the majority of the people would not know anything about it until they were wiped out. It is something along the line of the Local Improvement Act that is in operation in the City of Toronto. It may work very well in a city but you will find that in a great many townships the road runs parallel with the lots. The majority of the roads in Frontenac run through the lots, and the lots are a mile and three-eighths long, and it would be pretty hard to put that assessment on them.

THE CHAIRMAN: If it were left to the people to petition, it would spoil the object of the amendment. In this particular township (Toronto) the people are building macadam roads, and they are oiling some of them. The council says to the people, we are willing to put up dollar to dollar with you to build these roads. The people have been so willing to do that, and the offers have come in so fast that the council could not raise the money to keep pace with the demands of the people for better roads. They are building township roads and putting up dollar for dollar, but if it is a county road the people get it and don't have to pay anything at all. It seems to me that a small frontage tax would work out fairly well.

There is no doubt that a first class road is worth something to the land in front of which it runs. They cannot be assessed for more than two cents per foot, and there is an appeal from that assessment. It is all-worked out along the lines of the Local Improvement Act. If the people along the road appealed there is no doubt the County Judge would throw the whole thing out.

MR. FAIR: I am afraid it won't work out as smoothly as it does in the city. In the city nearly all the lots face on the street, but in the country it is different and one farmer might be assessed and the farmer around the corner would not have to pay one cent and the road would be as much benefit to him as to the man right on the road. The frontage tax might work out in the township but on a county road it is much different because they are often built for the benefit of people who do not pay any taxes. I do not think it is right to put the farmer to the trouble of having to appeal to the County Judge. A lot of them would lie down under the Act and take their medicine, and yet they would not be satisfied.

A MEMBER: What are you going to do with the man where the road runs through the centre of his farm? I do not see why the question should not be left to the majority of the ratepayers on the road.

THE CHAIRMAN: The section provides that all lots shall be assessed equitably. If a lot has a long frontage compared with its area, there would be a reduction made. If it ran through the middle of a farm, that farm would be assessed according to the benefit received.

A MEMBER: On one side of the road or both sides?

THE CHAIRMAN: The assessment in towns and cities is the same, the engineer makes allowance for irregularly shaped lots, and for other things this will work out in the same way.

MR. FAIR: We are south of the county and the roads run north and south and the lots run north and south. My own lot is a mile and three-eighths long and the road runs right through the lot, and this assessment would be hard on that frontage.

THE CHAIRMAN: The draft of a Bill came before the Legislature along the lines of benefit as laid down in the Municipal Drainage Act, that would allow the assessment to extend back as far as the engineer would consider there was a benefit derived from the road. The Department came to the conclusion that the machinery for carrying out that would be too expensive. It was also doubtful if many of the superintendents could make the assessment properly and equitably. There was considerable law attached to that proposition, and this was proposed as a compromise. I cannot see that this would be any hardship on the farmers. It might be hard on the man having a long frontage but that could be adjusted. There are so many men in a township that haven't land abutting on a county road, the man on a county road certainly gets a decided advantage, and it seems to be the general opinion that they should pay a little for that advantage. In the Township of Toronto where the mover of this resolution lives, they are quite satisfied to do it.

MAJOR THOMAS SCOTT: There are two ways in which the Local Improvement Act is worked out in cities. The people living on a street may petition for a pavement; there is a second way, the engineer can take the initiative; then the property owners are notified and they can object if they wish, and then the matter cannot be taken up again for two years. If the majority of the ratepayers object the matter falls through and cannot be taken up again for two years.

MR. R. H. LUSH: I am the seconder of that motion and I think it is in accordance with the Act. If we want to develop this good road movement we

have got to find some way of financing them. I think it is right that where a good road goes past a farm that the farm should pay a frontage tax, because that farm certainly gets the benefit. I happen to be on the Toronto-Hamilton Highway, where we now have a frontage tax of a cent and a half per foot, and every ratepayer on the road is quite willing to pay for it.

THE CHAIRMAN: Would you pay twice a cent and a half per foot rather than be without the road?

MR. LUSH: Certainly, I pay quite a bit now, but I would not be without it. I think it will be worth many thousands to me when I want to sell my property. Not only that but I can now go to market with my produce with ease, and when you consider all the advantages it is a cinch to pay frontage tax.

THE CHAIRMAN: With regard to starting local improvements by petition, I know that in the towns where I work, that has been discarded, and where I have been working for a number of years the council takes the initiative.

A MEMBER: The county roads are more of a public road than the roads away back in the township.

A MEMBER: I am fortunate or unfortunate enough to live where this legislation would have a great effect. I never could see that the old system of county road building was fair. If I happened to live on a county road I got the benefit of that road without any additional expense. It so happens that the county road was built to the corner of my place, and then it stopped, and I always did think it was unfair that the ratepayers all through the township should pay as much as the man living on the county road. This new legislation will correct that inequality. The county road is now put past my place and I will have to pay frontage tax on three lots, and I am willing to do it. I don't know anything that would be more fair. I know that the township council will take care not to press for anything that the people will not favor. This will make the man on the road pay a small tax but he will get the benefit. Surely the man living five miles from the county road should not have to pay the same amount towards building it as the man right on the road. (Applause.)

A MEMBER: It seems to me that the last speaker does not look at the matter in a proper way. If a man had a farm running a half mile on both sides of the road he would have to pay \$105 a year and if the road ran through his place his assessment would also be high. The man living a quarter of a mile down the sideroad would get off scot free.

A MEMBER: It has been said that people living off a county road don't help pay for it, yet the land is more valuable. I wonder what kind of assessors they have?

A MEMBER: That matter came up before our township, and I would like my friend at the back of the hall to tell how they could change it without being more unfair. If a man's assessment is raised, his school taxes would be higher, and all his rates would be higher.

A MEMBER: If his land is worth more when he sells it he should pay more taxes. I think on the whole the frontage tax is right. I live in a township where on one side of the road for seven miles there is a side hill, that man may get just as much use of the road but his land won't improve in value.

GEO. S. HENRY, M.P.P.: Allow me to draw the attention of the convention to clause 4 of the Resolution. This by-law must receive a two-thirds vote, that means four out of five of the members of the council. It must also have two-thirds of the county council. That is fairly well safeguarded, all the little difficulties as to the working out in certain localities would be fairly well covered. Two men

in a township council could block the matter. The clause dealing with irregularly shaped lots would be another safeguard. It is quite apparent to those engaged in the improvement of highways that it is necessary to have some form of assessment for benefit by frontage tax for a specially high type of road. I am satisfied that the people of the Province are coming to it. What Mr. Lush says with regard to the Toronto-Hamilton Highway is an indication of it. That is an extreme case. There they have practically a city street. It will shortly become a street and not a road, in that it will be held by property owners having a lot with a small frontage from one end to the other. As we move along the lines of development our roads are going to improve, and we are going to have more residences on these improved highways, and it won't be a great hardship for these people to pay a frontage tax, in fact, in many cases we find them very anxious to do so because they want a dustless road. I do not think the convention will make any mistake in passing this resolution for the consideration of the Department.

MR. FAIR: I would be the last one in this convention to try and block any movement for good roads. The Local Improvement Act works out in the city but will it work out in the county? The farmers ought to know what is good for them as well as the Legislature.

THE CHAIRMAN: One speaker put the assessment at \$105. Most of the farms are twenty chains, or thirty chains. On a twenty-chain lot the assessment would be \$26.40 and on a thirty-chain lot \$39.60 at two cents per foot. Mr. Lush the seconder of the motion lives on a road that cost \$25,000 per mile, and he has been assessed at a cent and a half per foot. On an ordinary county road the assessment would not be more than a quarter or a half a cent per foot.

A MEMBER: Don't you know that the Toronto-Hamilton Highway was built under exceptional circumstances?

Motion put to the meeting and lost.

AUDITOR'S REPORT

Receipts.

Balance from 1917	\$1,097 71
Interest from bank	53 18
Perth	\$15 00
Elgin	15 00
Welland	15 00
Halton	15 00
Dufferin	15 00
Brant	15 00
Norfolk	15 00
Kent	15 00
Lennox and Addington	15 00
Stormont, Dundas and Glengarry	15 00
Prescott and Russell	15 00
Essex	15 00
Hastings	15 00
Huron	15 00
Lanark	15 00
Middlesex	15 00
Leeds and Grenville	15 00
Wentworth	15 00
Wellington	15 00
York	15 00
Twp. of York	5 00

305 00

\$1,455 89

Disbursements.

Publicity campaign	\$180 50
Executive expense, June	84 15
Executive expense, November	101 78
Convention expense	296 55
Secretary's expense	110 00
Secretary's incidentals	15 00
Bank balance, \$884.69; less outstanding cheques, \$216.78	667 91
	\$1,455 89

THE SECRETARY: In moving the adoption of the Financial Statement it is customary for me to read the receipts from the different counties and in that way check up some dilatory county officer who has not sent in his fee. Our balance from last year was \$1,097. We have received this year's membership fee from Perth, Elgin, Welland, Haldimand, Dufferin, Brant, Norfolk, Kent, Lennox and Addington, Stormont, Dundas and Glengarry, Prescott and Russell, Essex, Hastings, Huron, Lanark, Middlesex, Leeds and Grenville, Wentworth, Wellington, and the Township of York. After paying the expenses of the Executive and the incidental expenses of the convention we have a balance to carry over to next year of \$667.91. You will notice that that is about \$430 less than we carried forward last year, but I have not, as yet, received the Government cheque of \$400, so that we are practically in the same status, as far as balance is concerned, as we were last year. I have much pleasure in moving the adoption of the auditor's report.

Motion seconded by F. A. Senecal, and carried.

THE CHAIRMAN: We are now going to be favoured with an address by Mr. E. A. James, B.A.Sc., on Bituminous Surfaces in York County. Mr. James has charge of all the county roads radiating from Toronto, and has had a very big experience in this class of roads, and is probably in a better position to speak on these roads than any other man in the Province of Ontario.

BITUMINOUS SURFACES IN YORK COUNTY

E. A. James, B.A. Sc., Engineer, Toronto & York Highway Commission

The title of the subject assigned to me suggests that I am expected to deal with surface treatments only, but if you are to receive an adequate conception of bituminous surface treatments in York County, it will be necessary for you to understand the construction work leading up to surface treatment, and the conditions which make this treatment, whether heavy or light, necessary.

First, let me state, however, that we do not consider dust laying surface treatment. Dust laying and dust prevention are two distinct problems, and we take it that it is with dust prevention that we are here concerned.

The Good Roads movement in York was a matter of debate long before the motor car became a common vehicle on our roads, but it was the motor car that compelled this district to improve their roads.

There were seven stone roads leading out of Toronto into York County, and with the coming of many motor cars, the old method of reconstruction and maintenance fell down, and travel on these roads became well nigh impossible.

The city and county united to improve conditions, and in 1911 a serious attempt was made to improve the main county roads that lead to the City of Toronto.

All known types of road were considered, and almost all kinds built, but by far our greatest mileage is waterbound macadam and bituminous-bound macadam, and it is in connection with the building and maintaining of these two types of macadam roads that we have developed certain ideas in connection with "bituminous surfaces," although during the last two years we have treated gravel roads.

For our own purposes we have divided bituminous surfaces into two classes:

(a) Surface Mats.

(b) Wearing Surfaces.

It must not be expected that surface mats will bring a poor road back to good condition. They will, however, keep a good road from going to pieces.

Whether the road be gravel or waterbound macadam, it should be well drained, well built and properly crowned to shed the water easily, as water tends to deteriorate a bituminous mat.

If, however, the road has become worn, it should be properly repaired before it receives surface treatment. If a gravel road, by adding gravel and loam; if a macadam, broken stone bound with bituminous binder.

Each strip of road requires different surface treatment, depending upon the traffic it has to carry; the character of the material used in construction, and its previous treatment. So you will readily see that methods described here are only general, and must be modified to suit local conditions.

Surface Mats

In a general way our method is as follows:—

First, sweep the road with a power broom and have a man with a stable broom follow to clean off any incrustation or clean out depressions that the power broom might miss.

If it is the first treatment the road is to receive, a light material should be used, you secure better penetration, and your succeeding treatments appear to revive the bituminous substance to the depth of the first penetration. Some have said penetration is not possible or necessary, but we have found it always possible and highly desirable.

In mat surface treatment we only cover one-half of the road at one time. This makes it possible for careful team and motor drivers to keep out of the bitumen.

When possible we keep the traffic off the material for several hours, and before the traffic is allowed on the road we sprinkle the treated surface with a sharp sand.

Do not sweep back the dust you cleaned from the road, it absorbs the bitumen, whereas the sharp sand and pea gravel allows it to penetrate while keeping the traffic out of the bitumen.

The first application will require about one-third of a gallon of bitumen per square yard, and it requires to build up the mat about one cubic yard of sand for each 250 square yards of sand.

By having a man follow the oil waggon with a stable broom to spread out possible puddles of the material and by the proper use of sand and pea gravel, you can cut your use of bitumen so as to more than pay for the sand. Last year we cut down both the quantity of sand and the cost of applying by equipping a couple of hoosier waggons with boxes and rollers underneath to spread the sand. We find, however, that whether you use spreaders or put the sand on with shovels, a man must go over the road the next day to re-spread the sand where the bitumen has been bleeding.

The second and succeeding years clean the road in a similar manner, but use a heavier material, which may be applied in less quantity.

You will usually find that the quantity of material required depends on the kind of spring. If the snow goes early and spring is slow in coming, your bituminous surface will get all chopped up and will finally be washed away.

We always apply our bituminous material hot. It spreads more evenly and penetrates better, and of course if you want penetration do not apply when the roads are wet.

You will have noticed this, however, that your clean swept, firm roads are dry when the other roads are wet.

These successive applications will build up a bituminous carpet that will take both heavy and constant traffic, so that the stone of your road does not wear down, and it is after five years' use apparently as good as when first placed.

These carpets or surface mats serve several distinct purposes. They prevent attrition of the road; the lighter dust that blows over is held. They form an elastic cushion for the traffic and prevent the removal of the binder from the gravel or stone.

Wearing Surfaces

While we have many miles of surface treated roads that were economical to build and cheap to maintain, there has been a disposition to experiment with a type of road that would not require annual surface treatment. We in York thought at one time that we could keep our roads up to standard by surface treating every other year. This we found was very poor economy, so we took up the question of a semi-permanent bituminous surface.

Our first venture was with a bituminous macadam penetration method, and each year since 1914 we have added a limited mileage of this type of pavement to the system. The base is built as for waterbound macadam but with less crown. Then $1\frac{1}{4}$ inch stone varying in depth from $2\frac{1}{2}$ inches to $3\frac{1}{2}$ inches is carefully spread, and into this hot bitumen is sprayed at the rate of $1\frac{3}{4}$ gallons per square yard. This is then sprinkled with $\frac{1}{2}$ inch stone chips and the road consolidated. As a seal coat this surface is then sprayed with a lighter bitumen and again sprinkled with stone chips.

The wearing surface thus presented is good for some four or five years, when it will have to be again surface treated with the light bitumen and fine stone.

Four years of service with this type of road surface leads us to believe that under certain conditions this surface is most satisfactory, but if the traffic is very heavy and intense a higher type of road may be required, and perhaps we have this in the bituminous macadam mixed method which was used in reconstructing Dundas Street during 1917.

Dundas Street was improved in 1909 through the co-operation of the Ontario Department of Highways and Sir John Eaton, and the section thus improved became known as the Eaton Road.

This road was built, having in mind as I take it, the preponderance of iron tired, horse drawn vehicles, and gave good service until the traffic changed and the rubber tired, self-propelled vehicles became almost the only traffic.

In review our experience in York has been as follows: We commenced by sprinkling with light bitumen, we then went to heavy bitumen; to penetration methods; to mixed methods, and let me close by saying I believe that for seventy-five per cent. of our county roads we are going to use waterbound macadam or gravel roads with heavy surface treatment.

Q.—What does it cost per mile to treat an old waterbound macadam with a bituminous surface?

A.—The great cost in surfacing, of course, is the material you buy and the prices for 1918 are not available. We are not going to pay more than 11 cents per gallon for our surfacing material. We have covered ourselves for all this year's supply at less than 11 cents. At that price our roads will cost us treated; for 15 feet wide \$125 per mile and for 18 feet wide about \$160. That is for either asphalt or tarvia. That is for annual treatment of old waterbound macadam.

Q.—What did it cost to build up some of the roads that you had to re-surface?

A.—A road that had been used as a waterbound macadam road for 7 or 8 years it was found necessary to rebuild. We put a surface top on it last year for \$1.10 per square yard. That price included ditching and the shaping of the road out 27 feet wide. The road itself was 21 feet and then there was the shoulders.

Q.—You put on about two and a half inches?

A.—Two and a quarter inches consolidated.

Q.—Did you put the surface over the whole road or just in places?

A.—The contract called for the whole road being covered with one inch stone to the depth of an inch and a quarter on top of the scarified material, that was to act as a binder.

Q.—Did you put that surface treatment right on top of the new work?

A.—Yes, put two and a half inches on that and consolidated it.

Q.—What was that lined with?

A.—Sand.

Q.—Was there any peeling off?

A.—No, the Eaton Road was not a surface treatment, it was really a new road.

Q.—How soon would it be safe to treat a limestone macadam?

A.—You should not treat it with bitumen until the fine limestone film that forms over the road has worn off, or you must sweep it off. Put on your power machine and sweep it off, if you oil on top of that it will only blow away.

THE CHAIRMAN: I will now ask Mr. Charles Talbot to give you an address on Gravel Road Work in Middlesex.

ADDRESS

GRAVEL ROAD WORK IN MIDDLESEX

By Charles Talbot, London

Mr. President and Gentlemen: You have been good enough to ask me to give a few remarks on the construction of the roads as we have them in Middlesex, where the conditions of traffic are not so intensive as they are in the neighbourhood of Toronto. These roads in the vicinity of Toronto carry a traffic of 250 vehicles per hour during the whole day and the greater part of the night. The heaviest traffic we have in Middlesex is about 350 vehicles per day. You can see that our conditions are simple compared with the conditions in the Toronto district. The President asked me to give a little history of our organization and I will start out with the township organization. The earliest record of township organization in Western Ontario is found in the minutes of the meeting of the inhabitants of the Township of London assembled at the house of Joseph Applegarth on the first Monday of January, 1819. At this meeting eleven officers were appointed, among them were three Roadmasters. At that meeting the newly appointed clerk

was authorized to purchase a blank book for the records, and the tax collector was ordered to collect sixpence from each assessable inhabitant to defray the expenses. The book cost £1 and was paid for on January 1st, 1820.

Before 1842 the Court of Quarter Sessions had much to do with the management of the roads of the Western District. On January the 13th, 1830, they placed on record the following resolution, "If the members of each division for roads were to furnish for their roads a proper road scraper for repairing the roads it would add greatly to the ease and comfort of the inhabitants. This might be carried into complete effect by small subscriptions of wheat delivered to persons who would get the scrapers made, and the Court strongly recommend this measure to the adoption of the inhabitants generally."

Reviewing the available records from 1818 to 1850 I found the most important road construction was done by the Provincial Government. The first county council of Middlesex County met in January, 1850. Immediately after their organization they purchased or were granted control of the Provincial roads within the county. Among others they assumed the Brantford, Chatham, Port Stanley, Port Sarnia and Hagarty Roads. All were built and planked by the Government except the Port Sarnia Road which was graded. In 1852 the county council assumed by by-law a large mileage of the more heavily travelled township roads leading to what was then the Town of London. To these they have from time to time added others until in 1860 some 200 miles of roads were under their direction.

The roads constructed by the Government were built under the direction of Provincial engineers in accordance with plans and specifications that provided among other things, that all hills be reduced to a five per cent. grade. The road grade was so far as possible to be built in the centre portion of road allowance with a width of 30 to 32 feet from shoulder to shoulder. A crown from shoulder to centre of grade of $\frac{3}{4}$ inch to the foot. Open side drains were constructed with side slopes of one foot to one foot and such width as made ample provision for effective drainage; with tap drains through adjacent farm lands to sufficient outlets.

The culverts and bridges were constructed of timbers, in the design of the bridge trusses, iron was used for tension members where timber could not be effectively employed. In 1872 they started to replace the bridges with iron and stone. In 1882 the first steel bridge was built and in 1896 the first concrete bridge. The first business of the county council was to provide means and lay plans for the gradual improvement of the county roads. This was previous to the introduction of the railroads and the country absolutely depended on the highways for transportation of all material to the ports on Lake Huron and Lake Erie. The plans adopted by the county council were those under which the Provincial Government had worked, in the matter of grades, culverts and bridges. The plank surface was gradually replaced by a gravel surface. The last planks were removed from the Longwood Road in 1873. The by-laws providing for the graveling were entitled "By-laws for Macadamizing County Roads." The plans and specifications adopted for this provided that the central portion of the grade was to be excavated to a depth of four inches and a width of twelve feet and in the trenches thus formed screened gravel was to be placed, depositing four and one-half cubic yards to each ten feet of road. On roads of less travel the trench was made ten feet wide and three and one-half cubic yards was placed to each ten feet of road. On the whole, some 154 miles were improved before 1860. At this time the equalized assessed value of the county was \$6,500,000 and their debenture debt was \$875,000. Since 1860 the road improvement has been done on a more

conservative basis. The necessity for immediate or rapid development of the highways was to a large extent removed by the introduction of railroads into the district in 1854 and their rapid development during the following decade. At no period, however, was the road improvement discontinued or seriously neglected by the municipalities in control of them. In 1882 the county council abolished the toll system under which they had operated their roads from the time they assumed them and the whole county roads reverted to and remained under the control of the township councils until 1907 when the county council again assumed a system of the county roads under the Highway Improvement Act and they now control 400 miles. The cost of roads is always interesting, but more especially so when their construction is the result of the labour of two or three generations. In arriving at their cost, I will divide them into two or three classes; first, county roads three hundred miles; second, township gravel roads, one thousand three hundred and fifty miles; third, unimproved roads, five hundred and fifty miles. From 1852 to 1882 and from 1907 to 1917 the county spent on roads and bridges \$1,786,000 or nearly \$5,900 per mile, amounting to \$147 per mile for the entire period they were operated by the county.

The township roads are an entirely different class and while no accurate record of the cost has been kept a reasonably close estimate can be made from the records of taxes collected. The greater part of the grading and gravelling has been done by statute labour. The bridges and culverts were built under the direction of the councils. They also directed a considerable portion of the road work. I find the average levy for road purposes in the different townships amounted to one and one-half mills on the assessment per annum. This money, amounting to approximately \$2,000,000, was spent by seventy-five councillors elected annually by the fifteen townships. Statute Labour capitalized at \$1.00 per day during the same period amounts to \$2,500,000 and was directed by two thousand Pathmasters, annually appointed by the councils. In addition to these sums, about \$140,000 was spent in 1873 and 1874, being the Sanfield McDonald surplus granted by the Provincial Government to the township councils and spent by them on roads. The total cost was \$4,640,000, averaging \$3,450 per mile.

These township roads were constructed with little attention to drainage except what was done with the view to the improvement of adjoining farms. The grades vary in width from twenty-eight feet to ten feet. The culverts were built of concrete and the bridges of concrete and steel and substantially constructed. The roads were first gravelled by placing one-quarter cord on each ten feet and this was added to as conditions demanded. The roads thus built have a uniformity one could scarcely expect under such management.

From the foregoing remarks you will see that good roads, as we understand the term, and road management under somewhat elaborate management is not a new departure for county councils in Ontario. What was done in Middlesex was as extensively undertaken in many other counties. While new and advanced schemes were made possible by the introduction of the present Highway Improvement Act and other more recent Acts of the Provincial Government too much credit cannot be given to those splendid men who laid the foundation for the elaborate systems of roads it is our privilege and opportunity to complete. Theirs was a work at once of such magnitude and importance that even we with our advanced ideas and inherited wealth cannot, I am sure, exceed the expectations that must have been entertained by the men who had vision and faith enough in their newly adopted country to stake their money and their credit in such extensive plans for its improvement, and the comfort and prosperity of their

children. I count it an honor to have something to do in rounding out the work so heroically undertaken and carried out by these old pioneers and I am pleased indeed to offer this tribute to their memory. (Applause.)

Moved by C. H. Claus and seconded by L. H. Collard, that in view of the fact that practically all the counties in the Province have adopted the County Road System it is the opinion of this convention that the Annual Meeting of the Ontario Good Roads Association shall be held in different sections of the Province, and we recommend that the meeting of this Association be held in the year 1919 in the City of St. Catharines in the County of Lincoln.

MR. CLAUS: It seems to me that this would be a wise move and it would encourage the different counties to keep well in touch with this Association. As things are we do not get the laymen interested in this question. The meeting is held at Toronto year after year and the laymen are not interested and do not get in touch with our work.

A MEMBER: I do not at all agree with that resolution, if a change is made it is practically going to bar the Road Superintendents from attending this convention. They have a conference at the Parliament Buildings the same week and if the convention is held at another place it will be impossible for the Road Superintendents to give two weeks to this matter and attend this convention.

Motion lost.

REPORT OF NOMINATING COMMITTEE

MR. ALLEN: The Committee appointed to nominate the officers and members of the Executive Committee of the Association beg to submit the following names:

Honorary Presidents: J. A. Sanderson, Oxford Station; S. L. Squire, Waterford.

President: C. R. Wheelock, Orangeville.

First Vice-President: J. J. Parsons, Jarvis.

Second Vice-President: W. H. Pugsley, Richmond Hill.

Secretary-Treasurer: Geo. S. Henry, M.P.P., Todmorden.

Directors: K. W. McKay, St. Thomas; Major T. L. Kennedy, Dixie; F. A. Senecal, Plantagenet; L. E. Allen, Belleville; T. J. Mahony, Hamilton; W. H. Brown, Chesley.

Moved by Mr. Allen and seconded by Mr. Pugsley: That the report of the Nominating Committee be received and adopted. (Carried.)

THE CHAIRMAN: This has been one of the most successful meetings of the Association. Our first work at the present time is to win the war, and our next work of great importance is to make war on bad roads. We hope to bring both the wars to a successful conclusion. I thank you gentlemen for your attendance, and I now declare this convention closed.

RESOLUTIONS

That Provincial Roads should be paid for, 70 per cent. by the Province and balance by county when roads in county system are taken over, or when county councils afterwards assume the liability, and that the county councils should have the right to adjust their expenditures in connection with Provincial roads as provided in the Highways Improvement Act.

That, in the opinion of the members of this Association, it would be advisable for each county council to appoint a representative whose duty it will be to confer with similar representatives of adjoining counties so that a complete system of connecting roads may be designated as Provincial county roads, and submitted to the Department for confirmation at an early date.

That section 11 of the Ontario Highways Act relating to Township Road Commissioner be amended, by providing for the payment of 40 per cent. of the Commissioner's salary by the Province; said percentage not to exceed \$250 annually,

Whereas during the season of 1917 many counties in the Province of Ontario were unable to secure materials for the purpose of maintaining public highways, on account of the shortage of cars suitable for carrying stone and other road materials;

And whereas it is feared that the same situation may prevail during the coming season of 1918:

And whereas lack of annual maintenance to public highways is the cause of serious loss to the municipalities who have constructed improved highways throughout the Province of Ontario, for the reason that roads which are not maintained are likely to be ruined and require reconstruction at a relative cost much greater than the annual maintenance charge:

Now therefore the Ontario Good Roads Association in convention assembled, hereby respectfully petitions Sir Robert Borden and the Government of Canada to use every effort to see that the railways provide adequate equipment suitable for transportation of roadway materials during the season of 1918. Your petitioners fully realize the great danger to the country's economic welfare caused by the shortage of coal, but we beg to respectfully point out that the highway systems of the country are of great national importance during war time as a means of transportation and as a valuable aid to the overburdened railway facilities of Canada. Public highways are particularly necessary in the transportation of farm products to the railway stations, and your petitioners believe that failure to keep the roads in good repair will tend to diminish production and transportation of food supplies which are so urgently required by Great Britain and our Allies.

REPORT
OF THE
Trades and Labour Branch
DEPARTMENT OF PUBLIC WORKS

INCLUDING THE REPORTS OF THE
Superintendent of Trades and Labour, Chairman of the
Board of Stationary and Hoisting Engineers, Chief
Factory Inspector, Chief Inspector of Steam
Boilers, Inspector of Labour Agencies

Province of Ontario

1917

(PUBLISHED BY THE ONTARIO DEPARTMENT OF PUBLIC WORKS)

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1918

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TORONTO

TO HIS HONOUR SIR JOHN STRATHEARN HENDRIE, a Lieutenant-Colonel in the
Militia of Canada, etc., etc., etc.,

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

I have the pleasure to present herewith for the consideration of Your Honour
the Report of the Superintendent of the Trades and Labour Branch for the
year 1917.

Respectfully submitted,

F. G. MACDIARMID,

Minister of Public Works and Highways.

Toronto, 1917.

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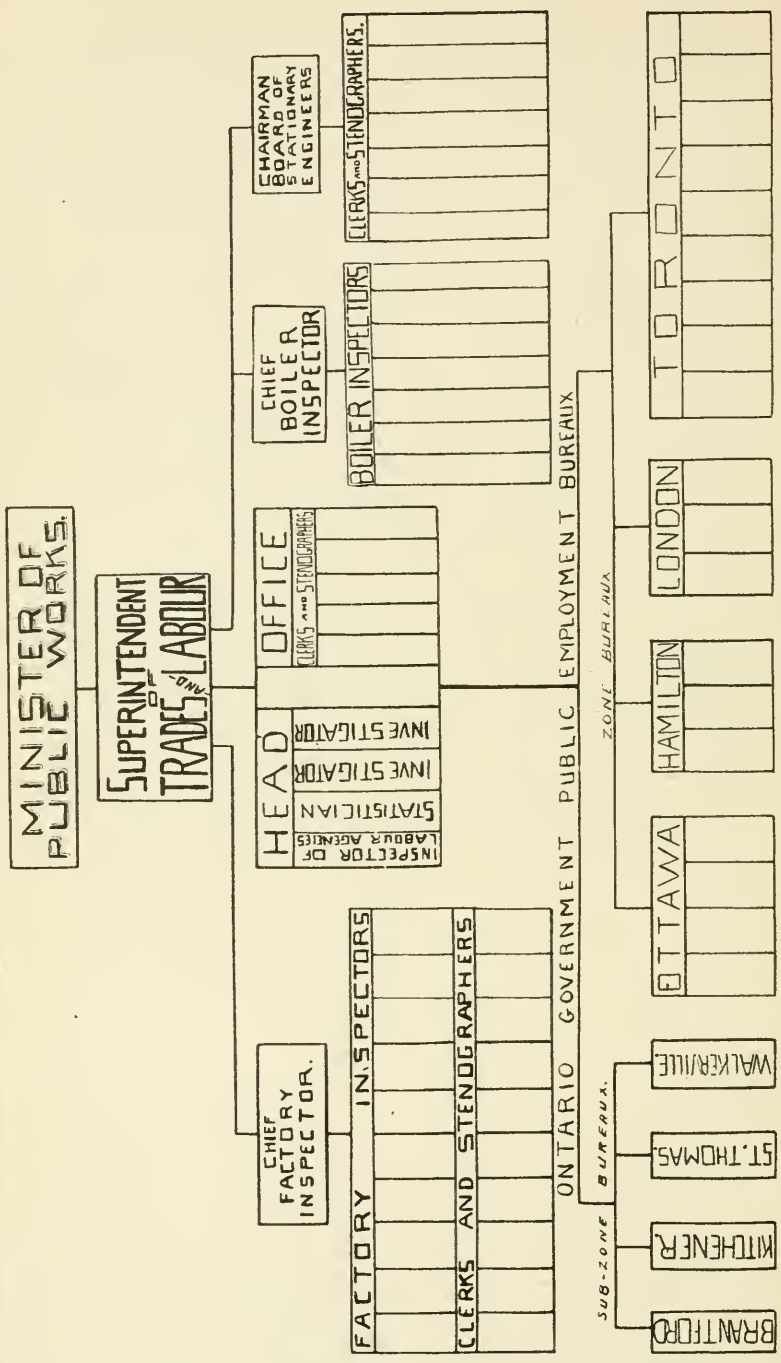


Chart Showing Organization Of The Trades And Labour Branch.

INTRODUCTION

During these anxious days, when everything is being tested in the crucible of war, the success of any department of Government must be considered by its contribution to "winning the war." To some departments, such as the Department of Militia and Defence, it has been given to serve on the front line, while other Branches of Government, such as the Department of Finance, have had to provide the sinews of war. To the latter class belongs the work of the Trades and Labour Branch.

The increasing demand for labour brought about by the splendid response of our young men to the call of the Empire and world freedom, together with the urgent need for an enlarged output of munitions, made the reorganization of the labour forces of the Province imperative. In this undertaking the Trades and Labour Branch played no inconsiderable part. A Province-wide system of employment bureaux had to be established, and commercial employment agencies regulated. Special campaigns had to be carried on to secure adequate supplies of labour for the more essential industries. Large numbers of women had to be found for work in munition plants. Men and boys had to be recruited from the cities and towns for the farms. Women had to be organized for work on the land in order to assist the fruit and truck growers. The administration of the Factory Act had to meet the requirements of thousands of new women workers in industry. The dilution of labour necessitated increased diligence in "safety first" work. Care has been taken to see that this programme has been carried out in a manner consistent with the spirit of competent democracy. Numerous conferences have been held from time to time with the various groups affected to secure their point of view and co-operation in bringing about the readjustments rendered necessary by the World War.

How far the Trades and Labour Branch has been successful in making its contribution to the "winning of the war" will be apparent to some extent from the following report.

W. A. RIDDELL,

Superintendent Trades and Labour.

ONTARIO GOVERNMENT PUBLIC EMPLOYMENT BUREAUX

The purpose and scope of a provincial system of employment bureaux is set forth in the Report of the Ontario Commission on Unemployment, 1914. There is pointed out the need of intelligent advice for immigrants, the need of quick and reliable information about new openings, both local and in other cities, for men and women out of employment, the need for the Province to take stock of its labour requirements and available supply; in other words, the need of statistics that will interpret existing conditions, supply data for suggestions, enable juveniles to know which occupations are overstocked and which offer a good career, and put the whole question of employment on a scientific basis. All these are the general reasons which make Government employment bureaux a necessary part of the modern industrial world.

But the war has changed and enlarged the immediate purpose of employment bureaux as well as many other departments of Government. As the bureaux have been opened one by one, it has been to meet each time a recognized war need, to act as the machinery to carry out a definite constructive plan. The Toronto, Ottawa and Hamilton Bureaux were opened in November, 1916, December, 1916, and January, 1917, respectively, to meet the need for munition workers. The London Bureau was opened April 9th, 1917, when all bureaux were called upon to handle the placing of farm labour.

When Lloyd George asked for maximum production of munitions, many orders were placed in Canada. Yet everywhere there was a shortage of labour, and men were urgently needed for reinforcements for the army. It was necessary, therefore, to create a new labour supply. The Imperial Munitions Board appointed special officers to study this question and stimulate the training and employment of women in munition factories. There was considerable publicity—badges were given to all those who worked for six months or longer, and wages high enough to attract skilled workers from other trades were offered. As a result thousands of women of all classes offered their services. Two organizations undertook the placing of these women.

In Toronto, in the early stages, the Employment Bureaux of the Women's Emergency Corps sent workers to factories. Later, the Director of Women's Labour of the Imperial Munitions Board endeavoured to interview the hundreds of women who wished to serve in this way. But before long it became evident that the Government must immediately undertake the task of placing munition workers and absorb both these other agencies. On November 24th, 1916, at 164 Bay Street, Toronto, Ontario, there was opened the first office of the Ontario Government Public Employment Bureaux.

The situation confronting the new staff was an exceedingly difficult one. By this time the tales of fortunes made in munition work had caused unparalleled excitement among women workers of every type. During the first week or two over 100 applicants were interviewed daily in the Women's Department. Sewing-machine operators, weavers, stenographers, saleswomen, waitresses, servants, teachers, leisured girls, women of the widest range of strength, skill and intelligence flocked to 164 Bay Street. Many thought that the opening of a Government Bureau meant that the Government was taking over the manufacture of munitions; others came with the plea that a son or husband at the front entitled them to this work.

But it was not so easy to convince the heads of munitions factories that the bureau could send them more satisfactory help than they could get at their doors. At 7 a.m. every morning hundreds of women waited outside the factories. Since there were plenty to choose from, the company's employment agents picked out the promising women, tried them out, and dismissed in a week or two those that seemed unsuitable. As a result there were hundreds hired and an equal number discharged every week, and the latter joined the crowds which went from one factory to another. There had been no central office where they could learn authoritatively just how many workers were needed and where the vacancies were. The result of this was that many other factories were short-handed, while hundreds of workers were idle for weeks, haunting the doors of the munition factories. In the meantime no orders came in to the employment bureaux. Finally one or two of the factories which opened early in the year entrusted their orders to the Government Employment Bureau. The help sent was satisfactory. Before long they made the rule that no applicant would be interviewed without an introduction card from the Bureau. The office staff had time to get a record of each woman's past experience and could, therefore, know how satisfactory she was likely to prove. By degrees, and entirely through the satisfactory way in which the selection of workers was made, many munition factories have come to look to the Bureau for the majority of their help.

In the Men's Department of the Toronto Bureau the demand for munition workers was greater than the supply. In co-operation with the Imperial Munitions Board, machinists and workers of other trades were placed, not only in Toronto, but at outside points such as Paris, Welland, Brantford, etc.

This same need of satisfactory labour for munitions led the authorities interested in the problems created by the war to open an employment bureau for men in Ottawa. In December, 1916, this bureau was taken over by the Trades and Labour Branch. The same demand in Hamilton made it necessary to open there a third office for placing both men and women. In this city too, many of the large firms have made it a rule that all women workers must bring an introduction card from the Bureau. They have learned by experience that the Director has a larger group from which to pick workers, and that her judgment is a valuable asset to the firm. Few men were placed in munitions, owing to a shortage of skilled labour in Hamilton. An unsettled strike of skilled mechanics further complicated the situation.

The placing of munition workers was by no means the only work done by the bureaux, however. In Toronto the Men's Department was steadily working up a connection both in and out of the city. From the Women's Department factories of all kinds were supplied. The Hamilton office handled every type of worker, from social workers, office help, trained nurses to operators, laundresses and house-workers. In Ottawa a very extensive business was soon established.

The next piece of war work asked of the Trades and Labour Branch was the recruiting and placing of farm workers; needed to increase the production of food-stuffs. The Organization of Resources Committee and the Department of Agriculture had undertaken an educational campaign. Local bodies, such as the Boards of Trade, County Councils, etc., were making surveys, placing men, and encouraging production in every way. It was absolutely necessary, however, to have an organization devoting all its time to this work in order to get workers from the larger cities out on the land. In Toronto a special department was created for the

handling of this work, and all departments were moved to 15 King Street East. In London the fourth zone bureau was now opened. It was at the urgent request of the Board of Trade of this city that the bureau was established, and the backing that the bureau received from this body has done much to enable it to meet the needs of this prosperous farming community.

The work of placing labour on farms fell into three divisions: (1) men; (2) women; and (3) students (boys and girls). The campaign to place boys and girls on the land required special plans. Many High School boys had gone out the year before, but for the most part these were farmers' sons returning home. In the spring of 1917 a definite propaganda was carried on to induce city boys to take up this work for the season, and it proved an unqualified success. Men were sent out for the full season for seeding, harvesting and fall ploughing.

One piece of work which shows the part the employment bureaux can play in the life of the Province was the placing of over 1,200 women in the fruit districts. The significance of this piece of work does not lie altogether in the relative importance of saving the fruit crop. More valuable work was done by the men and boys sent out. It lies rather in that fact that such a body as the University students turned to the Department for direction. We were able to get a sceptical body of employers to accept a new type of labour. Moreover, by enlisting the co-operation of other bodies, such as the Young Women's Christian Association, we were able to ensure the safety and well-being of the large number of girls. And this work was done to the satisfaction of the fruitgrowers of each district.

Table 1—Zone Employment Bureaux and Counties Covered by Each.

Zone Bureau.	Counties Covered.
Toronto	Bruce, Dufferin, Durham, Grey, Halton, Haliburton, Muskoka and Parry Sound, Northumberland, Ontario, Peel, Peterborough, Prince Edward, Simcoe, Victoria, Wellington, York.
Ottawa	Carleton, Dundas, Frontenac, Gengarry, Grenville, Hastings, Lanark, Leeds, Lennox & Addington, Prescott, Renfrew, Russell, Stormont.
Hamilton	Brant, Haldimand, Lincoln, Norfolk, Waterloo, Welland, Wentworth.
London	Elgin, Essex, Huron, Kent, Lambton, Middlesex, Oxford, Perth.

REPORT OF TORONTO EMPLOYMENT BUREAU

Present staff of Employment Bureau consists of:

Miss J. Y. Duff.	Miss W. Harvey, B.A.	Miss O. Steede.
Mr. R. Edgar.	Miss B. B. Hossack.	Miss E. C. Weaver, B.A.
Miss M. Findlay, B.A.	Mr. J. A. Miller, B.A.	Mr. W. Wood.
Miss K. Harte, B.A.	Miss A. K. Prentice.	

On the 24th of November, 1916, the Women's Department of the Toronto Branch of the Ontario Government Public Employment Bureaux was opened at 164 Bay Street, and ten days later a Men's Department was established at the same address.

At first the offices were swamped with applicants for munition work, and the staff was kept so busy at the work of registration that there was little opportunity to get in touch with employers, and the work of placement was seriously hampered. As soon, however, as it was possible to have personal interviews with employers, and to set before them the advantages of using the Bureau, orders began to come in.

Managers recognized that members of their own staffs were wasting time in fruitless interviews and records, and that the loss the workers sustained in time and energy was still more serious.

The industrial and clerical work of the Bureau was developed gradually. If applicants for munition work were not suitable or could not be placed, employers who were likely to require domestic, other industrial, or clerical help were called up and applicants were frequently placed.

The Farm Department for women was opened in March, 1917, and for men in April. For further information see page 31 et seq.

On the 19th of July, 1917, the Toronto Women's Patriotic League Employment Bureau was taken over by the Government, and the domestic work was then handled as a separate department.

WOMEN'S DEPARTMENT

Table 2—Work of the Women's Department, Toronto Bureau.

Kind of Work	Applications for Work	Help Wanted	Number Placed
Clerical	333	86	69
Day Work	394	1,541	2,211
Domestic	459	1,021	349
Factory	195	655	415
Munitions	6,026	2,824	2,267
Miscellaneous	127	138	97
Total	7,534	6,265	5,408

The large number placed in day work compared to the number of applicants is accounted for by the successive placement of the same applicants in this line of work.

The apparent discrepancy in the factory figures is due to the diverting of applicants from other lines of work to fill the demand for factory workers.

Table 3—Percentage of Female Applicants for Munition Work in Age Groups.

City	Under 16	16-20	20-25	25-30	30-35	35-40	40-45	45-50	50-55	55-60
Toronto	1.3	18.1	29.8	21.7	12.7	78.1	6.	1.5	.8	.....
Hamilton...	1.5	5.4	17.6	28.3	17.9	12.5	10.4	3.9	1.6	.9
London .....	.....	33.8	28.9	15.7	9.6	6.0	2.4	3.6	.....	.....

Referring to table 3 it will be seen that London had a larger number of applicants for munition work under 20 years of age than Toronto and Hamilton. In each of these cities the greatest percentage of applicants were between 20 and 30 years of age. Hamilton had the largest number of applications of women over 40 years of age.

A few factories preferred young girls, but the greatest call was for women between 20 and 30. Several factories preferred older women, as the managers said they were frequently more conscientious and could do equally efficient work on slow-moving machines.

Table 4—Conjugal Condition of Female Applicants for Munition Work.

City	Single	Married	Widowed	Deserted
Toronto.....	58.7	32.5	7.0	1.8
Hamilton.....	59.9	33.3	5.8	1.0
London.....	61.5	31.3	7.2	.....

It is interesting to notice how closely the percentages of single, married and widowed correspond, in the three cities, as shown in table 4. Many of those offering their services as workers were soldiers' wives; in most cases the woman had a sister, or a mother, who lived with her and took care of her children, but sometimes she paid a neighbour to look after the children. In a number of cases married women asked for night work in order that they might care for their children during the day. One factory refused to employ married women with children unless assured that suitable provision was made for the children during the absence of the mother.

Table 5—Nationalities of Female Applicants for Munition Work.

City	Canadian	English	Irish	Scotch	American	Other foreign born
Toronto.....	38.8	34.9	6.9	14.4	1.3	3.7
Hamilton.....	39.5	39.1	4.4	12.8	2.2	2.
London.....	37.3	36.2	9.6	14.5	2.4	.....

A smaller proportion of foreign women than of foreign men apply at the bureaux, and the foreign women who used the office were found more difficult to place in munitions than the British born.

Table 6—Previous Occupation of Applicants for Munition Work.

City	Domestic	Factory	Office	Shop	Munitions	Leisure	Own Business	Teachers	Nurses	Others
Toronto..	14.3	24.9	9.8	9.8	22.2	9.1	2.4	4.1	3.0	.4
Hamilton..	12.5	46.3	6.6	13.4	.....	15.1	.....	2.7	2.2	1.2
London...	9.6	54.2	9.7	15.7	.....	1.2	1.2	6.	.....	2.4

In the three cities compared, in each case the largest number of applications for munition work were received from those who had previously worked in factories, but the proportion of applications from factory workers was much smaller in Toronto than in either Hamilton or London. On the other hand, Toronto had the largest number of applications from domestics, and Hamilton of applications from women of the leisured class.

During the year the percentage of women of the leisured classes applying for work decreased perceptibly. In September and October, when orders for munitions decreased, it was these women who first stopped applying for work. This may be due partly to the fact that newer forms of patriotic work were absorbing their energies.

From the fact that 4.1 per cent. of the applicants in Toronto were teachers it cannot be inferred that this number gave up their positions to go into munition work. Most of these applicants came in June when school was about to close and asked for summer work; a few expressed their willingness to give up their work temporarily. Some factories were glad to get teachers for the summer months, when many of the leisured women were leaving.

Table 7—Percentage of Applicants for Munition Work Living at Home and Boarding.

City.	Living at Home.	Boarding.
Toronto	39.5	60.5
Hamilton	73.5	26.5
London	77.1	22.9

By reference to table 7 it will be seen that the proportion of applicants for munition work who were boarding was more than twice as great in Toronto as in Hamilton and London.

Wages Asked by Munition Workers.

Applicants were requested in filling out forms at the employment bureaux to state the wage they desired and the minimum wage they would take. This information was used as a guide in filling orders.

Table 8—Percentage of Women Desiring Weekly Wages Contained in Wage Groups Below.

1.3	\$5	to	\$8
14.6	8	"	10
22.2	10	"	12
37.3	12	"	15
16.3	15	"	18
5.4	18	"	20
2.1	20	"	25
.8	25	"	30

The majority of applicants did not state wages at all, but of 500 women living in Toronto and 300 in Hamilton, it will be seen that 1.3 per cent. asked wages between \$5 and \$8, and that the wage group \$12 to \$15 contained the wages asked by the largest number of women in any single wage group.

Table 9—Percentage of Women Stating as Minimum Weekly Wages Contained in Wage Groups Below.

5.7	\$5	to	\$8
29.2	8	"	10
35.7	10	"	12
20.8	12	"	15
8.	15	"	18
.6	18	"	20

Reference to table 9 will show that 5.7 per cent. will accept in munitions a wage less than \$8 per week, and that the \$10 to \$12 wage group represents the wages which will be accepted by the largest number of women in any single group.

About 10 per cent. of the applicants for munition work had stated that they left their former work on account of low pay.

Factory (Other than Munitions).

Less than 200 women applied for factory positions, other than munitions. (See table 2, p. 12.) Most of these had previously been in factory work, many of them in several different kinds of factories. About 20 per cent. of the applicants were married women.

The women who applied for factory work were chiefly placed as operators, sewers and pressers in clothing factories; packers in food factories; knitters in textile mills; or in paper-box factories.

Office and Shop Applicants.

For statistics with regard to the number of applications from clerical workers, see table 2, p. 12.

Sixty-one women were placed as saleswomen, bundlers and wrappers, stock clerks and canvassers.

Our records of the previous occupations of the applicants for office and shop work show that 70 per cent. had been in that class of work before. Over 10 per cent. had been in factory work, nearly 2 per cent. had been in domestic service, 9 per cent. had been teachers, and 2 per cent. had never worked before. The remaining 7 per cent. were drawn from other occupations.

The wages asked by these workers ranged from \$8 to \$18. Over 54 per cent. asked from \$8 to \$10. Often bright-looking girls would come into the Bureau who ought by all means to have qualified to do skilled work of some sort, yet they claimed to be obliged to take what work they could get as they had no money to obtain a better education.

Professional Applicants.

A few applicants registered for positions of a professional nature. Some of these women were university graduates, several of whom had business or special training as well. Others had special social service or Bible School training. A number were trained nurses. The applicants asked for positions as social service workers, private secretaries, organizing secretaries, heads of institutions and governesses.

Domestic Section of the Women's Department of the Toronto Bureau.

The outstanding feature of the employment situation at the opening of this department was the extreme shortage of domestic helpers. This was due to various causes, the chief of which were, (1) The opening of munition factories, and (2) The total absence of reinforcements from Great Britain. This situation prevailed all over the Province and remains practically unchanged.

Employers of domestic workers make constant use of the Bureau. From the opening of the Bureau on July 19th to October 31st,¹ there were 750 employers who asked for help. This does not include many employers of day workers who asked for help again and again.

¹ All tables in this section refer to the period July 19 to October 31, 1917.



Interior of Domestic Department, Toronto Bureau, 15 King St. E.

Table 10—Permanent Workers Placed by Domestic Department of Toronto Bureau.

	No. of Employers' Applications for Orders				Help Wanted		Referred to Positions		Placed	
	In City	Out of City	In City	Out of City	In City	Out of City	In City	Out of City	In City	Out of City
Jan. to June ¹			2		53				26	
July.....	36	20	29	19	44	26	23	10	14	9
August.....	276	58	116	20	206	62	119	12	97	13
September..	230	56	135	29	295	82	102	22	77	19
October.....	208	31	93	16	206	47	115	17	77	17
Totals..	750	165	375	84	804	217	359	61	291	58

¹ Workers placed previous to opening of a special Domestic Department.

The nationality of the applicants is varied, the largest number being English as will be seen from the following table.

Table 11—Nationality of Applicants for Domestic Work in Toronto, Hamilton and London Bureaux.

	Canadian	English	Irish	Scotch	American	Other
Toronto	29.3	36.1	9.0	15.2	2.8	7.6
Hamilton.....	44.7	24.4	2.4	14.6	4.1	9.8
London.....	48.4	31.6	4.2	10.3	1.3	4.2

Two classes of workers are dealt with in the bureau, namely, permanent workers, either resident or non-resident and those seeking work by the day.

Table 12—Wages Offered by Employers to Permanent Workers.

Town Orders	Out of Town Orders	Wage per Month
2.8 %	8 %	\$10—15
22.8 %	20 %	15—20
35.2 %	18 %	20—25
30.5 %	33 %	25—30
8.5 %	20 %	30—35
.2 %	1 %	35—40

It will be noticed that the greatest number of employers in town offer \$20.00 to \$25.00. An increasing number are now offering \$25.00 to \$30.00 a month. The wages offered by hotels and institutions are slightly higher than those offered in private houses.

A new development is a class of workers who do not live in their employer's house but go to their work for stated hours each day. Housekeepers and cooks who "live out" are offered \$6.00 to \$10.00 a week. General servants are offered

from \$3.00 to \$12.00 a week, though the largest number are offered from \$6.00 to \$8.00. There are as yet only about 25 generals in the "live out" class who have applied at the Toronto Bureau. This arrangement has also been tried in Hamilton and is proving successful.

Sewing and Knitting.—The domestic department of the Bureau also undertook the placing of applicants for sewing and knitting. A few young girls under 16 apply for work as mothers' helpers and children's nurses. For the purposes of the bureau the workers are grouped together. They vary in age from girls just out of public school to a woman of 83 years.

Placings.—These applicants were especially difficult to place for two reasons:

1. On account of physical disabilities.
2. Many able girls and women know that they have a wide range of positions from which to choose and are therefore very particular about the offers they accept. They refuse to go "over the Don" or "up over the hill," or where there are children, or where they are four blocks from the carline.

Short Time Orders.—There are a number of short-hour orders for generals and nursery governesses. For this work wages vary greatly but the average wage for 5-hour and 6-hour work is \$5.00 a week and one meal.

Table 13—Conjugal Condition of Applicants for Permanent Work at Toronto Bureau.

Condition	Single	Married	Widow	Deserted
Percentage	40.8	34.1	21.7	3.4

Many of the married women are soldiers' wives. The widows are either elderly women who desire positions as housekeepers or companions, or soldiers' young widows.

Work Wanted.—Of the applicants for permanent work only 25 per cent. apply for general housework, although 58 per cent. of the employers' orders ask for general houseworkers. About 15 per cent. of the older women want housekeepers' positions. Many of them ask for positions where housemaid or cook is kept as well. About 14 per cent. want work as kitchen help, housemaids or waitresses. About 5 per cent. apply for positions as cooks; of the remainder a few apply for permanent laundry or charring positions, and 25 per cent. for knitting to do at home. The number applying for knitting has greatly increased.

Previous Occupations of Personal Service Workers.—Forty-one per cent. have always worked as domestics. Despite the fact that the tide has turned in the opposite direction 2.5 per cent. of the applicants have been factory workers. Among the others are those who have worked in offices, munition workers returning to their former occupations, teachers applying for positions as housekeepers or companions, and practical nurses, who desire positions either at their own work or as housekeepers or companions.

Table 14—Day Workers Placed by Domestic Department of Toronto Bureau.

—	No. of Employers' Orders	Applications for Work	Help Wanted	Referred to Positions	Placed
July.....	72	65	72	66	66
August.....	384	150	389	373	676
September.....	639	103	590	490	802
October.....	574	76	490	391	667
Total....	1,642	394	1,541	1,320	2,211

Day work is greatly on the increase. Many employers now prefer to employ a woman for a couple of days a week instead of keeping permanent help. Also the workers find that they can earn more at \$1.50 a day with car fare and an 8-hour day, than they could if they worked "in." Many women do charring or laundry work until permanent positions are secured.

MEN'S DEPARTMENT

Table 15—Applications for Work, and for Help, and Number Placed January 1st to October 31st, Men's Department, Toronto.

Kind of Work	Applications for Work	Help Wanted	Number Placed
Building Trades	351	498	221
Factory other than Munitions.....	436	522	481
General Labour	1,196	1,857	1,103
Munitions.....	871	123	113
Miscellaneous	407	387	171
Totals.....	3,261	3,387	2,089

The apparent discrepancy in Table 15 between the number of applicants for factory work other than munitions, and the number placed, is accounted for, by the diverting of workers applying for employment in a line of industry in which there was a surplus of labour, into work for which the demand was greater.

The Men's Department in co-operation with the Labour Department of the Imperial Munitions Board was able to assist materially in the distribution of machinists, tool-makers and other skilled workers for whom the demand was much greater than the supply.

The bureau has been of great service in placing returned men in suitable positions.

Through co-operation with manufacturers and contractors at Trenton, Nobel, Camp Borden and other centres throughout the Province, the Department was also able to keep many labourers employed during the winter.

REPORT OF THE HAMILTON BUREAU

Present staff of Employment Bureau consists of:—

Miss M. Strong, M.A., 83 James Street, N.

Mr. T. H. Wills, 85 James Street, N.

The Hamilton office of the Ontario Government Public Employment Bureau was opened in January, 1917. The immediate cause of the opening of the bureau was the need of providing women workers for the local plants engaged in the manufacture of munitions.

In April it was necessary to open a department for placing farm help, and the Men's and Women's Departments were then separated, but the Women's Department continued to place boys under 18 years of age.

Hamilton is situated in the heart of an agricultural and fruit growing belt, but it is essentially an industrial city. It has over 450 manufacturing industries, 50 of which are local branches of American companies that have located in Hamilton during the past three years. About one-half of the industries occupy large premises and employ a large number of hands, considerably over 1,000 in some of the larger iron and steel corporations. Under normal conditions 90 per cent. of the raw materials entering into the manufacture of machinery is made in Hamilton, pig and bar iron, steel and grey iron castings, brass castings, structural steel, bar steel screws, tacks, wire, machine tools, hardware, etc. During the past twelve months many of the firms engaged in the foregoing industries have been given over in the main to the manufacture of munitions.

Besides the industries mentioned above employing chiefly men there are large cotton and knitting mills, manufactories of confectionery, clothing, thread, brushes, oils, soap, wire and iron goods, mineral waters, paper and boxes, boots and shoes, which employ some women or in many cases chiefly women. Women are employed also in other processes including packing, press work, bookbinding, canning, upholstering, dyeing, etc.

WOMEN'S DEPARTMENT

Munition Work.—The chief work of this department was the placing of munition workers. See Table 18, p. 22. The most suitable were selected, and the rest as far as possible diverted into other employments, for which they were better fitted. For information with regard to ages, conjugal condition, nationalities, previous occupations, wages and living conditions see page 12 et seq.

Factory Other Than Munitions.—Reference to Table 18, p. 22, shows the number of placings in the various Hamilton factories. Of the factory applicants, about 10 per cent. had been in shop work, and 16 per cent. were leaving domestic service for factory work. Thirty-nine per cent. of the applicants for factory work were under 20 years of age. Some of these had already tried three or four kinds of factory work. Nearly 41 per cent. were between 20 and 30 years of age. Practically all the applicants were Canadian or other British born, nearly 28 per cent. were married women.

Clerical and Professional.—Almost two-thirds of the professional applicants applied for social service positions. There were also applications for secretarial work and for positions as governesses and matrons. Nearly 70 per cent. of those

desiring clerical positions had had a business training and asked for work as bookkeepers or stenographers. Over 46 per cent. of the applicants report having had at least one year at High School. Among the other applicants were University graduates, trained nurses and librarians. About 12 per cent. of those applying were over 30 years of age, and about 48 per cent. were under 20, and had had little or no previous experience in office work. As at the other bureaux practically all were Canadian or British born.

Domestic Service.—The placing of domestic workers was an important part of the work of the Hamilton bureau (see table 18, p. 22). The difficulty here is an actual dearth of suitable applicants. Any woman with the rudiments of domestic possibility can get this work if she will take it; and in the meantime, we can only direct what material presents itself to a few of the many openings. The employment of day workers is an attempted solution, which is working out well in a few instances. In this connection we note the demand for women workers in the homes on the farms. A few positions have been filled, but usually the wages offered are small, and a tremendous amount of work is expected from the employee.

Orders for Domestic Workers.—In Hamilton as in Toronto and London the greatest number of applications from employers, were for general servants. Table 16 shows the wages offered.

Table 16—Wage Offered by Employers in Domestic Department, Hamilton Bureau.

— Monthly Wages ¹	City		Out of City	
	Generals	All Domestic positions	Generals	All Domestic positions
\$10—14	9.3%	10.1%	22.2%	11.3%
15—19	48.2	39.7	33.3	22.7
20—24	30.9	39.2	33.3	43.2
25—29	10.8	10.1	11.2	15.9
30—34	.8	.9	.....	4.6
35—39	.....	.....	.....	2.3

¹ Including board and room.

It will be noticed that the largest number of employers in the city are willing to pay \$15.00 to \$19.00 a month, though an increasing number will pay more, as help becomes harder to secure. Higher wages are paid for cooks than for any other class of domestic worker. Outside the city the largest number received between \$20.00 and \$24.00.

Previous Occupation.—Most of the applicants in the domestic department have been in some form of domestic service before, either in a private house or in an institution or restaurant. Many are laundresses or charwomen. A small percentage, however, are practical nurses who desire work in their own line. About 8 per cent. are young girls who have never worked before. About 2½ per cent. of the applicants for domestic work at the Hamilton bureau had worked in factories.

Table 17—Age and Conjugal Condition of Domestic Applicants at Hamilton Bureau.

Age		Conjugal Condition	
Under 16	3.6	Single	37.5
16—19	5.0	Married	48.4
20—29	19.	Widowed	12.5
30—39	32.1	Deserted	1.6
40—49	27.2		
50—60	13.1		

For nationality. of applicants at Hamilton Bureau, see page 17.

It will be seen that 27.6 per cent. of the Hamilton applicants for domestic service were under 30 years of age as compared with 41.7 per cent. at London. At Hamilton 59.3 per cent. were between 30 and 50. Some of the older women are able to secure positions as housekeepers, the majority, however, do charring and laundry work.

Table 18—Applications and Number Placed by Women's Department, Hamilton Bureau.

Occupations	Applications for work	Help wanted	Number placed
Clerical	123	44	17
Day work	23	88	62
Domestics	304	716	262
Factory	106	288	139
Munitions	1,209	384	381
Miscellaneous	40	31	33
Total	1,805	1,551	894

A study of the table shows that in the case of munitions there were many more applicants than there were placings. In factory work the registrations were fewer in number than the placings. This is due to the fact that some of the applicants for munitions were diverted into this work. The excess of placings over applications for day work is accounted for by the fact that the same applicant is counted on successive occasions.

MEN'S DEPARTMENT

The work of the Men's Department consisted chiefly in placing men on farms. For report of this work see page 31. In the industrial department, however, there were 489 registrations, 1,034 applications, and 318 men placed.

Though there has been a steady demand for workers from various sources many employers have not yet availed themselves of the facilities placed at their disposal. In this way men are often kept out of work longer than necessary when the central clearing house is not used by employers. A fair demand both for mechanics and other workers has come to the bureau from building contractors, structural engineers, shipbuilding yards and other employers of labour in various parts of the Province.

REPORT OF LONDON BUREAU

Present staff of Employment Bureau consists of:—

Miss Ethel McRobert, B.A., 108 Dundas St.

Mr. John Farrell, 108 Dundas St.

When it was decided to open a Provincial System of Employment Bureaux, London was at once chosen as a place at which a Zone Bureau should be established.

The bureau was opened on April 9th, 1917. Through an arrangement with the Department of Agriculture, temporary offices were shared with the District Representative. In May, the bureau moved to its permanent quarters at 108 Dundas Street, one block from the main business centre and half a block from the Market Square.



Ontario Government Public Employment Bureau, London.

Industries of London.—When the bureau opened, the city was prosperous, industrially speaking. There was no serious unemployment, and while the supply was by no means adequate, yet there was no crying need for labour in any particular line. With a population of over 58,000, from 12,000 to 13,000 are employed in its industries. These number 250, and manufacture over 70 distinct lines. There are many metal-working plants, employing nearly 2,700 people, and including the largest stove works in the British Empire, a rolling mill, several foundries and munition and brass working factories. London's annual cigar output from over a score of firms is equalled only by that of Montreal. Two of the largest biscuit and candy works in the Dominion have over 1,100 on their payroll. Garment factories are numerous. Three knitting mills with over 300 employees, several boot and shoe manufactories conclude a list of the more important industries.

If one may judge by the growing registration, the workers have confidence in the bureau's present and future power to help them. School girls eager for berry-picking or truck garden work, were the first women to register. Next came those from every walk of life for munitions, and now the files show records of people experienced in office, store, factory, house and day work. A few professional people have been placed, but this is a department quite undeveloped as yet.

The public mind is not yet entirely disabused of the idea that with the exception of the work of distributing farm help during the war, the bureau is principally a domestic agency.

WOMEN'S DEPARTMENT

The work of the Women's Department of the London bureau from its inception April 9th, to October 31st, is shown in the following table:—

Table 19—Applications for Work and Workers, and Placements in the Women's Department, London.

Kind of Work	Registrations	Help Wanted	Placed
Clerical	88	78	29
Day work	30	54	52
Domestic	136	154	76
Factory (other than munitions)	113	98	65
Munitions	104	51	67
Miscellaneous	13	.....	5
Totals	484	435	294

Munitions.—All classes of girls and women applied for munition work. Some of the applicants had High School, Business and University training.

Nearly 34 per cent. of the applicants for munition work were under 20 years of age; about 45 per cent. between 20 and 30, and 22 per cent. over 30. All except two of the registrants were Canadian and British by birth. The reasons given by the applicants for leaving their previous positions were that they had been laid off; wanted better positions; to go into munitions; wanted change, or higher pay. A small number had left because of sickness or to be married.

For comparison with other cities as to age, nationality, conjugal conditions, previous occupations and living conditions of applicants for munition work see pages 12 et seq.

Factory Other Than Munitions.—Of the 113 applicants for factory work nearly 79 per cent. had worked in factories before. The largest group had worked in clothing factories; the next largest in food, and the third in metal factories. Some had worked in all three. Of the remainder, six had been in domestic service, two in shops, and three in office work. Most of the applicants were unable to state the kind of work they wanted. One of the applicants had a business college training, and a few had had several years of High School.

Of the factory workers 38 per cent. were under 20, 42 per cent. were between 20 and 30 and the remainder were between 30 and 50. Larger percentages of applicants for factory work were under 20 or over 30 than were the office and shop registrants, of whom very much the largest number were between 20 and 30 years of age.

All the applicants for factory work were British, of whom 58 per cent. were Canadian born. The other bureaux show a small percentage of foreign applicants for factory work. More married women apply for factory than for office work. Twenty-nine per cent. of the factory applicants at London were married women, as compared with nearly 28 per cent. at Hamilton and 20 per cent. at Toronto.

Office and Shop Applicants.—Practically all the applicants for office and shop work had been wage earners before applying to the bureau for work. About 45 per cent. had held office positions. The 34 per cent. who applied for positions as stenographers, had a business college training. About one-third of the applicants for stenographic work had also had training in book-keeping. Of the applicants for office and shop work, 72 per cent. were between 20 and 30 years of age; about 4 per cent. were under 20 and the remaining 24 per cent. were over 30 years of age. Nearly 80 per cent. were Canadian. Over 96 per cent. of the applicants were single women. At all the bureaux almost all the applicants for office and shop work are single, but the records for factory work show a much higher percentage of married or widowed women.

Wages.—The wages asked by the office and shop applicants were low. Many did not state the wages desired, and the greater number of those who did asked \$10 a week. The range of wages asked was from \$4 to \$16 a week. Many of the registrants at the bureau stated that they had left their previous occupations because of low pay.

Domestic and Personal Service.—The bulk of the work done in the London bureau was in the placing of workers in domestic and personal service positions.

Employers' Orders.—Of 172 employers' orders, 118 were from the city, and 54 were from out of the city. Fifty per cent. of the town orders and 42 per cent. of the out of town orders were for general servants. Other orders were for housekeepers, cooks, kitchen, house and chambermaids, children's nurses, practical nurses and companions.

Wages.—The wages for generals in town ranged from \$10 to \$30, and for generals out of town from \$5 to \$20. Sixty per cent. of the town employers offered \$15 to \$20 for general servants, while only 43 per cent. of the out of town employers offered that amount. Wages offered in London were lower than in Hamilton, and in Hamilton the wages offered were not so high as in Toronto. See pages 17 and 21.

The wages for housekeepers vary from \$10 to \$30, inclusive. Forty per cent. of the offers were \$10-\$15, 20 per cent., \$15-\$20, and 40 per cent., \$25-\$30.

Applicants.—From the time of the opening of the bureau there were 249 applicants for domestic positions ranging in age from under 16 to over 60; 42.7 per cent. were below 30 years of age as compared with 27 per cent. under 30 at Hamilton. About 39 per cent. were between 30 and 50 and 18.3 per cent. were between 50 and 60. One applicant was over 60.

Table 20—Conjugal Condition of Applicants to London Bureau.

Single	Married	Widowed	Deserted
32.2%	37%	22.8%	8%

Most of the older applicants do day work of some kind, either at the employer's house or at home. Although 50 per cent. of the employers' orders call for general servants, only 17 per cent. of the applicants apply for that work; 14 per cent. ask for housekeeper's positions; 9 per cent. for cooks' positions.

As to the previous positions of the applicants, practically all had been in domestic service before applying to the bureau. Four per cent., however, had never worked before. Contrary to the general supposition, a few left factory work for domestic service. Two per cent. of the girls had left farm homes and were applying for domestic positions in the city.

MEN'S DEPARTMENT

From April until the end of August the collective energies of the staff were directed toward relieving the farm situation (see page 21), but before the end of October applications for other work were received from 184 men, employers put in orders for 175 men, and 67 were placed.

REPORT OF THE OTTAWA BUREAU

Present staff consists of Mr. Frank J. P. Crean, Mr. Ed. Desjardins, Mr. Ed. Manor, and Miss M. Cassidy.

The office is situated at 139 Queen St.

In December, 1916, the Ottawa bureau was taken over from the Imperial Munitions Board. At the time there were 13 active employment bureaux in the city, and in the early stages of the work, neither employer nor employee seemed to realize the benefit of the free service provided. By March 28th, however, increasing confidence on the part of employers and employees had rendered the original accommodation entirely too small, and the office was moved to more commodious and equally central premises at 139 Queen Street.

Between the opening of the bureau and October 31st, including farm labour, 10,033 applications were received from workers, and 10,346 persons placed. The work of the bureau during this period is illustrated by chart on p. 27. For further information with regard to the placing of farm labour see pages 31 et seq.

In the month of February there was a large demand from the building construction trade, largely due to the opening of the Air Drome at Camp Borden. The building and construction trade is the chief industry in the Ottawa district, and the office had an output of 2,098 persons.

At first, the contractors for some of the larger works, formed the erroneous idea that first-class tradesmen could not be procured in Canada. This was corrected, and the bureau succeeded in procuring employment for a number of Canadians at the highest rates paid. During this period, wages increased, as will be seen by reference to the table below.

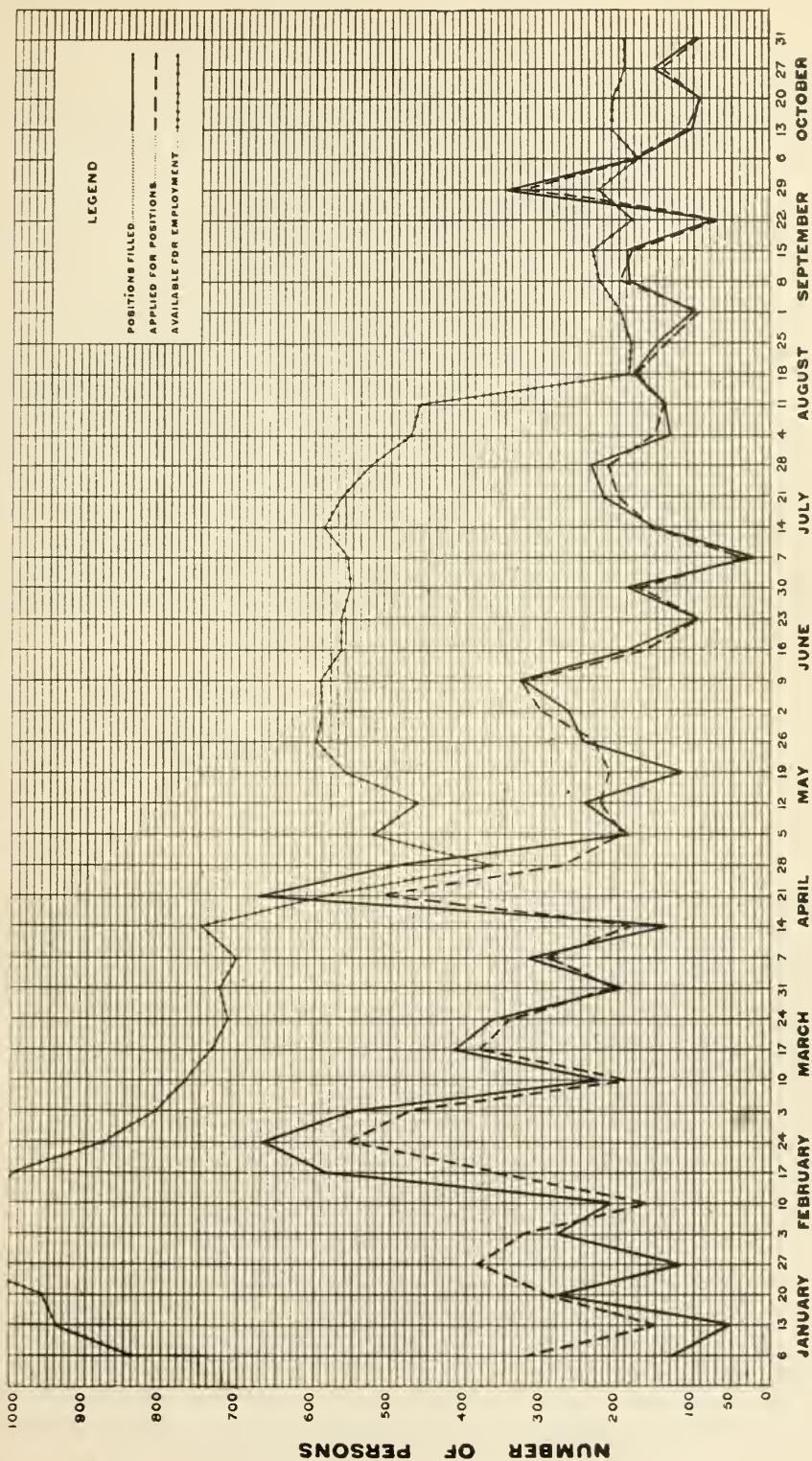


Chart Showing Work of Ottawa Zone, Employment Bureau.

Table 21—Wages in Building and Construction Trades, Ottawa.

Occupation	Jan., Feb., March Wage per hour	October Wage per hour
Hoist runners, riggers, etc.....	35—50c.	40—55c.
Carpenters	35—37½	45—55
Steamfitters	42—50	55—65
Painters	32—35	35—40
Blacksmiths	35—40	40—50
Livery and Transfer	55—60	60—70
Labourers	21—25	30—37½

During the month of March there was an insistent demand for skilled tool-makers. An adequate supply could not be obtained in the Dominion, and thirty-six first class mechanics were procured in the United States. The Ottawa bureau succeeded in satisfying the local demand.

A record was kept of the returned soldiers who applied at the bureau, and during the eleven months ending October 31st, 207 were placed.

Table 22—Occupations and Number Placed, Ottawa Bureau.

Occupation	Number placed	Occupation	Number Placed
Labourers	6,437	Teamsters.....	46
Bricklayers	107	Farm help (men)	539
Carpenters	1,605	" (boys)	80
Steamfitters.....	122	Stenographers	43
Nitrators or Chemical Work- ers.....	504	Clerks	38
Electricians	46	Domestics	28
Toolmakers	39	Telephone Operators	5
Steam Engineers.....	13	Miscellaneous.....	685
Blacksmiths	9	Total	10,346

Though no Women's Department has, as yet, been established at the Ottawa bureau, 78 women were placed during the year. From Table 22 it will be seen that 28 were domestics. Many orders came in for stenographers, and during the month of October 38 were placed.

THE SUB-ZONE BUREAUX

Name of Bureau.	Address.	Name of Director.
Brantford	136 Dalhousie Street	T. Y. Thomson.
Walkerville	87 Argyle Road	G. W. Winterbourne.
St. Thomas	53 Gladstone Avenue	W. J. Peacock.
Kitchener	55 King Street North	F. Ackerknecht.

Before the establishment of the Ontario Government Public Employment Bureau there were in existence part-time Government bureaux at Brantford, Kitchener, St. Thomas and Walkerville administered under the Bureau of Labour Act. By the provisions of the Trades and Labour Branch Act, 1916, the administration of the Bureau of Labour Act was transferred to the Superintendent of Trades and Labour, and the bureaux were continued in operation as part of the Ontario Government Public Employment Bureau System.



Interior View, Ottawa Bureau.

An idea of the interior of a typical employment bureau may be gained from these views of the Ottawa office.



Another View of Ottawa Bureau.

During the year the Brantford Bureau became a full time office; the Walkerville, St. Thomas and Kitchener Bureaux being continued as part-time offices.

Table 23—Work of Sub-Zone Bureaux.

Sub-Zone Bureaux	Registrations		Help Wanted		Placed	
	M	F	M	F	M	F
Brantford	1,396	218	1,819	280	1,530	414
Walkerville	612	13	468	10	428	11
St. Thomas	277	59	637	100	220	72
Kitchener	333	.....	498	166	262	.....
Totals.....	2,618	290	3,422	256	2,440	497

Examination of table 23 will show that in all the sub-zone bureaux except Walkerville the number of workers wanted was greater than the number of registrations.

In Brantford and Walkerville the unfilled employers' orders were chiefly for farm help and the skilled manufacturing trades. The supply and demand were about equal in the case of general labourers and casual workers.

Of the 1,530 men placed by the Brantford Bureau, 338 were placed in agriculture; 306 in the iron and steel industries; 217 as labourers and 206 in casual work. The remaining industries in order of number of placements, were building and construction; transportation; other manufactures; trade and merchandising; personal service and clerical work.

Walkerville, Kitchener and St. Thomas dealt principally with unskilled labour, placing respectively 204, 109 and 43 labourers. Of skilled workers Walkerville placed the largest number in the iron and steel industries; St. Thomas, in transportation and agriculture; and Kitchener in manufactures, other than iron and steel.

In Brantford 158 women were placed in day work. The other occupations in which women were placed in order of the number employed were personal service, agriculture and manufacture.

The St. Thomas Bureau placed 40 women in personal service. Other women were placed in the following occupations, the order showing the relative number placed in each, manufactures, trade and merchandising, and clerical work.

FARM HELP—MEN

Campaigns for Sending Men on Farms for Seeding, the Season's Work, and for Harvesting.

The first farm campaign of the Trades and Labour Branch aimed to recruit students for farm work. These efforts are described in detail later in the report. The second campaign was one to supply the demand for men to go out for seeding and for the season's work. Later special efforts were made to secure sufficient men to bring in the crops.

Publicity.—The advertising to secure men for seeding was carried on largely by the Organization of Resources Committee. It communicated with any live organization, such as Boards of Trade in the cities, towns and villages of Ontario. The Organization of Resources Committees and the local Boards of Trade then carried on an extensive advertising campaign both for men to work on farms and for employers' orders. For the latter, copies of the order form were placed in many of the papers, so that the farmers had only to fill in the form and mail it to the head office of the Trades and Labour Branch, or to take it to the nearest zone bureau. The district Representatives of the Department of Agriculture also co-operated with the Trades and Labour Branch by ascertaining the labour demand, securing orders for men, and by registering and placing applicants for farm work.

Difficulties encountered at first.—During the early spring many farmers refused to take even experienced help for seeding only, because they said there was no use putting in more crop than usual when there would be too little help at harvest time. Many farmers preferred to put in a small crop and be sure of getting it off. As summer time came on, however, orders poured in and the Employment Bureaux placed men in greater and greater numbers.

Source of the Labour Supply.—For the early work the source of the labour supply was students, both boys and girls, men who were unemployed in their own line of work, teachers and other men with long vacations. Later only short time vacation help was available, and the farmer was somewhat afraid of it. Necessity, however, drove him to accept it, and in most cases he was rewarded with willing and efficient help. City men of all ages, occupations and stages of farm experience responded nobly to the call. The Ontario Government gave all its employees five weeks' holidays instead of three, provided three weeks were spent on a farm. Many of the large stores, manufacturing concerns and warehouses, etc., encouraged their men to go on farms by giving a bonus which brought their wages up to the usual amount. Clergymen, school teachers, lawyers, editors, ignoring their accustomed outing places, spent their holidays on farms. During the harvest the Government furnished free transportation to all classes of farm help.

On the whole the farmer's fear of getting inexperienced help from the bureaux was not well grounded, as the following table shows:

Table 24—Experience of Farm Workers Sent Out by Department.

Experience.	Per cent.
Raised on farm	36.4
Experienced in harvesting	45
Experienced in handling horses	82
Experienced in ploughing	57.2
Experienced in milking	53.2

The ages of the men and boys (other than students) were as follows:

Table 25—Ages of Farm Workers Sent Out by Men's Department.

Under 16	.3%
16—20	29.6
20—25	20.9
25—30	15.4
30—35	9.6
35—40	7.5
40—45	6.3
45—50	4.2
50—60	5.0
Over	1.2

As may be seen, the greater number of those sent out were between 16 and 20 years of age. These were not High School boys (the table of the students' ages is shown in the boys' and girls' section), but were young men drawn from other occupations, many of whom at considerable monetary sacrifice volunteered for farm service where they were most needed. Of the few elderly men who were sent out, some were remarkably helpful in bringing in crops.

A large percentage of the middle-aged men sent out were married men whose wives helped in the farm-house. In some cases married couples lived in separate cottages on the farm and the wife helped in the farmer's house.

Men of all nationalities applied for work. An analysis of the registrants at all bureaux shows the following results:

Table 26—Nationalities of Registrants for Farm Work.

Canadians	49.8%
English	21.1
Irish	3.5
Scotch	3.8
Americans	7.2
Russians	5.9
Others	8.7

Nearly half were Canadian by birth; 28 per cent. were natives of the United Kingdom; 7.2 per cent. were born in the United States. Nearly 15 per cent. were foreign born and not of any Anglo-Saxon race. These were Russian, Italian, Belgian, French, Polish, Greek, Spanish, Austrian, natives of the different Balkan states, Finnish, Norwegian, Swedish and Dutch.



This picture shows a group of men sent out for farm work this year. The picture was taken at 7 p.m., after the day's work was done.

Those pictured are, from right to left, the proprietor of the farm, a college professor, the hired man, over seventy years of age, a High School student, a master in a Collegiate Institute, an old gardener in a certain city who suggested to his employers that they mow their own lawns and let him go out on a farm, and three factory hands. The need for greater production is a great leveller. Rich and poor, young and old, educated and uneducated, have all turned in to help their Empire to the best of their several abilities.

Summary of Placings of Employment Bureaux.

Much of the placing of farm help was done through the Ontario Government Public Employment Bureau System. The summary of the placings of the bureaux follows:

Table 27—Application for Farm Help and Placings.—Men and Boys.

	Applied.	Placed.
Toronto	2,327	2,270
Ottawa	1,310	619
Hamilton	763	334
London	315	307
Totals	4,715	3,530

Zone System.

Owing to the fact that the Employment Bureau System is new, many farmers did not know to which bureau to apply for help. Haldimand and Norfolk farmers sent applications to Toronto, Hamilton and London. The Province has been divided into four sections, giving each bureau a certain zone, comprising specified counties. On page 11 is a table showing the names of the counties assigned to the different zone bureaux.

The Sub-Zone Bureaux also undertook the placing of farm help, as may be seen from the table below:

Table 28— Farm Help Placed by Sub-Zone Bureaux.

	Help wanted		Situations wanted		Placed	
	M	F	M	F	M	F
Brantford	428	42	338	35	338	35
Walkerville	26	8	20	8	11	8
St. Thomas	60	0	46	0	37	0
Kitchener	6	0	14	0	6	0
	520	50	418	43	392	43

The Brantford Bureau was especially successful in securing farm help. The Director secured the co-operation of the manufacturers and for the past three years he has been placing men in the factories of Brantford with the understanding that they should be released during haying and harvest. The result was that he was able very materially to affect the farm labour situation in his district.

Summary of the Placings made by the District Representatives.

The Agricultural Representatives in the counties of Ontario assisted materially in the placing of farm help. In all they received 1633 applications for farm work. In many cases the men applying were either unsuited for farm work, or were asking wages higher than the farmer was willing to pay.

The following reports from the Agricultural Representatives show the methods taken by local organizations to get the needed help for the farms.

The first extract deals with the help given by the manufacturing concerns of a certain town.

"The men sent out are from the factories, and the wages the farmer is asked to pay them is 22½ cents an hour. This was arranged at a meeting of a committee at which were present the heads of the largest factories in our town. In many cases the wage paid by the factories to the employees volunteering for farm work was much larger than the wage the farmer was asked to pay, and the heads of the factories very generously offered to pay their men the difference."

Another scheme, as outlined in a letter from an Agricultural Representative, was as follows:

"The night before last a meeting of the manufacturers was held. At this meeting it was decided that every effort should be put forth to induce men from the factories of the city to go out on the farms. Yesterday at three o'clock 74 men were enrolled, and I expect by now that 100 are available.

"I have got in touch with all the clergymen in the county, and I am asking them to announce on Sunday next the fact that men are available, the conditions under which they will go out, and where to apply for help. It may be that we have more men enrolled than will be required here, but I am not sure. At any rate, I think we shall have sufficient to meet our requirements."

The result of this campaign for labour was that many men were placed at \$2.50 to \$3.00 a day.

Men who were unable to devote much time to the work of increasing production in some cases gave Saturday or Wednesday afternoon to the farmers in their vicinity. The following is a press notice sent in by an Agricultural Representative in this connection:

"A large number of the professional, business and trades men responding to a patriotic appeal to help the farmers bring in the harvest of the year without loss, turned out on Wednesday afternoon from the town and spent their half-holiday in 'faithful service to their King and Country.' It is not likely that this will be the last time, for the citizens are awake to the needs of the Empire and realize the importance of a bountiful harvest."

Success of the Work of Placing Men on Farms Last Year.

The following extract from an Agricultural Representative's letter shows the good work done by the town help:

"A farmer applied to me for someone to help with the harvest, and had such a heavy crop that he needed two men. I sent him out two at different times, and he dropped into the office yesterday to tell me about it and to thank me for the assistance we were able to give him. Both of the men were from the city and had never done any work of any kind on the farm before, and the first man thought that about \$20 a month was all that he was worth. However, the farmer insisted that he accept \$50 a month for what he did, and paid him \$50 when settling-up time came. The farmer was very enthusiastic about the city help, and said that all the men in his section were fortunate in the men that they received. The two men mentioned were very eager to do their bit, and one day with three teams they hauled in 37 loads of grain."

That the bureaux have given satisfaction to the farmers who have used them is shown by the many expressions of gratitude, both verbal and written, that have been received. A Simcoe farmer says:

"The three men who have tided me over the harvest season have all done well, though only the last one was an experienced farm hand. The first, a doctor of philosophy fresh from his studies, gave a month's good service; then came a husky commercial traveller who pitched right in and seemed to enjoy it immensely for the two weeks he was able to stay."

And through an Agricultural Representative we hear:

"A farmer also told of a neighbour who had a small field of oats to thresh, and a thresher who had finished at a near-by farm said he would go and do it after supper. The neighbours turned in, and with the help of two city men started to work after supper and finished by the moonlight at 10.30, threshing 400 bushels in that time."

"There were other instances of the eagerness of these two men to save what food they could, and they never hesitated to do a little overtime work merely as a patriotic duty, and would not take any pay for overtime. Both of these men said when they left that they would like to come back and help on the same farm next summer. This is typical of the friendship that has so frequently sprung up between the farmers and the harvest help from the towns and cities."

Wages.—The wages offered in 1917 were, on the whole, fair. Some counties offered higher wages than others and were rewarded by promptly securing efficient help.

The wages offered by the farmers varied according to the class of man asked for and also differed widely in the various counties. Boys were offered \$10 to \$25, and, as shown in the student section of the report, were in some cases paid much higher when the farmer found out how helpful they were. Partly experienced men were offered \$15 to \$45, or an average of about \$30. Experienced men were offered in poor farming districts as low as \$30 and in good ones as high as \$80, and in a few cases \$90. Many farmers offered a stated wage but agreed to pay higher wages if the men sent were worth it. There were not a few cases where a bonus was given at the close—so well pleased were the farmers. As an example, an expert harvest hand from Toronto said to a Renfrew county farmer: "On account of your extensive building operations (a new house and barn), I will be content with \$2.00 a day." The farmer, however, had been so well satisfied that he paid the man \$2.50 a day when his three weeks were up.

Wages during harvest ranged from \$35.00 to \$60.00 per month. In the case of one man \$100 was paid for one month. By the day wages averaged from \$2 to \$3. In a few cases as high as \$5 was paid.

Success of the Work.

Considering the variety of experience and strength of the men who went out, the record that at least 80 per cent. made good was gratifying to those most interested. The men who failed were not always to blame. There are still farmers unreasonable enough to want an unseasoned man to step into the hardest work on the first day.

As to board, there were few complaints, but the few were glaring—"so little on the table that the farmers were suspected of having a snack on the side." On the whole, however, the season's work has been satisfactory to men and farmers alike. Many farmers have said that even though there was a dearth of help, they have not been so well supplied for years, a fact which they attribute to the good service of the bureaux.

Prospects for 1918.

The continuance of the war, the Military Service Act and other causes are likely to intensify still further the scarcity of labour, hence there must be in 1918 still closer co-operation between the city and the country. Judging from the almost unqualified success of the 1917 campaign for farm labour, there is every hope that this will take place. Many farmers have been converted to the belief that a willing city man can be of great service, and the latter have returned to their accustomed occupations with a more pleasant and sympathetic attitude towards farmers and farm life.

Farm Labour Bureaux are carried on as part of the Ontario Government Employment System in the following branch offices of the Department of Agriculture:

County.	Representative.	Address.
Algoma	J. W. Wadsworth	Sault Ste. Marie.
Brant	R. Schuyler	Paris.
Bruce	N. C. MacKay	Walkerton.
Carleton	W. D. Jackson	Carp.
Dufferin	H. A. Dorrance	Orangeville.
Dundas	E. P. Bradt	Morrisburg.
Durham	G. A. Williams	Port Hope.
Elgin	C. W. Buchanan	Dutton.
Essex	J. W. Noble	Essex.
Frontenac	A. W. Sirett	Kingston.
Glenarry	D. E. MacRae	Alexandria.
Grenville	R. H. Croskery	Kemptville.
Grey	H. C. Duff	Markdale.
Haldimand	G. L. Woltz	Cayuga.
Halton	W. F. Strong	Burlington.
Hastings	A. D. McIntosh	Stirling.
Kenora	E. E. Reilly	Kenora.
Kent	J. L. Dougherty	Chatham.
Lambton	W. P. Macdonald	Petrolia.
Lanark	F. Forsyth	Perth.
Leeds	W. H. Smith	Athens.
Lennox & Addington	G. B. Curran	Napanee.
Lincoln	David Elliott	St. Catharines, Box 107.
Manitoulin	I. F. Metcalf	Gore Bay.
Middlesex	R. A. Finn	London, Box 663.
Muskoka & Parry Sound	F. C. Paterson	Huntsville.

County.	Representative.	Address.
Norfolk	E. F. Neff	Simcoe.
Northumberland	H. Sirett	Brighton.
Ontario	R. M. Tipper	Whitby.
Oxford	G. R. Green	Woodstock.
Peel	J. W. Stark	Brampton.
Peterborough	F. C. MacRae	Norwood.
Prince Edward	A. P. MacVannel.....	Pictou.
Rainy River	R. E. Cumming	Emo.
Renfrew	M. H. Winter	Renfrew.
Simcoe	F. A. Wiggins	Collingwood.
Thunder Bay:		
Port Arthur Section	L. M. Davis	Port Arthur.
Port William Section	G. W. Collins	Port William.
Timiskaming	J. M. McIntosh	New Liskeard.
Victoria	A. A. Knight	Lindsay.
Waterloo	J. S. Knapp	Galt.
Welland	E. K. Hampson	Welland.
Wellington	R. H. Clemens	Arthur.
Wentworth	W. G. Marritt	Hamilton 7 Market St.
York	J. C. Steckley	Newmarket.

CAMPAIGN FOR HIGH SCHOOL STUDENTS

The campaign for securing boys from the secondary schools was launched early in March. The Department of Education had made regulations in 1916 permitting High School boys who passed a preliminary examination to leave school any time between April 20th and May 20th for the purpose of working on a farm. Their standing was granted to them when they had furnished proof of three months' satisfactory work. These regulations applied to all High School boys with the exception of those taking their final examination for teachers' certificates. Two thousand seven hundred and seventeen boys fulfilled the requirements of the Department and obtained their standing by means of farm work.

In 1917 the Department of Education passed a further regulation which permitted girls to do farm work under the same conditions, with the proviso that the girls should find their own employment through parents or teachers. In order to maintain the standard of the schools, a further regulation provided that boys who had obtained their departmental standing by farm work during the summer of 1916 could not again secure their standing by the same means.

The campaign was carried on partially by newspaper and magazine publicity, and partially by personal appeal. A series of advertisements was prepared, urging the boys of the Province to heed the urgent call of the Empire for greater production and pointing out the opportunity which was before them to render practical aid to their older brothers who were fighting across the seas. Three University professors visited the principal High Schools and Collegiate Institutes and addressed the students on the importance of securing every student who could possibly assist in farm work. The Young Men's Christian Association also loaned a number of their boy secretaries, and in this way all the principal schools of the Province were visited.

Copies of a pamphlet entitled "The High School Campaign for Farm Labour" were distributed in the schools for the students to take home, in order that the plan might be understood by the parents. An essay contest was arranged by the Organization of Resources Committee on the subject, "How best can the High School boy working on a farm benefit himself, the farmer and the country?" Prizes of five, three and two dollars were offered in each of the secondary schools, and grand prizes of twenty-five, ten and seven dollars for the three best essays from

any of the schools in the Province.¹ Students in more than 200 schools entered the Essay Contest. Thousands of boys and girls put their best efforts and thought into the subject, with the result that hundreds of intelligent boys and girls engaged in food production last summer when they might otherwise have spent their time less productively.

During the annual Teachers' Convention in April a luncheon was given for all school principals. At this luncheon an urgent plea for greater production was made and the principals were asked to co-operate in every possible way in the recruiting of the army of High School students.



High School Students and Their Employer—a Moment's Rest.

Getting in Touch with the Farmers.

At the same time a campaign was carried on to induce the farmers to avail themselves of the services of this comparatively unknown labour supply. A series of advertisements, which included an application form, was run in the rural papers, and the farmers were asked to send the application blank to the nearest branch of the Ontario Government System of Public Employment Bureaux. In some counties the farmers welcomed the opportunity of securing the boys; in others, it was not until a few boys had gone out and given satisfaction that the men had sufficient faith even to send in applications. All applications from farmers for High School boys were sent either to the District Representative of the Department of Agriculture, to the nearest employment bureau, or to the office of the Superintendent of Trades and Labour. Eventually, however, all the boys in the rural counties were placed by the District Representatives. A large reserve of boys was obtained from the cities and towns, and these boys were sent out either directly from the Zone Bureaux, or through the Agricultural Representatives.

¹The essays which were awarded the Provincial prizes have been published with the names and photographs of the winners in a bulletin which may be obtained upon application to the Secretary of the Organization of Resources Committee, 43 King Street West, Toronto.

Response on the Part of High School Students.

Over five thousand boys filled in the Government's Student's Registration Form for Farm Work. This number does not, of course, include the hundreds who found their own employment and did not report to the Trades and Labour Branch. Over eight thousand High School boys and girls participated in food production during the summer of 1917.

Many of the boys and girls worked on farms at considerable sacrifice of their own interests. There were many cases brought to the attention of the Department where enjoyable vacation trips were refused by students who preferred to do their bit by assisting in food production.

Analysis of Workers.

The tables following give an analysis of the class of student workers who were sent out last year :

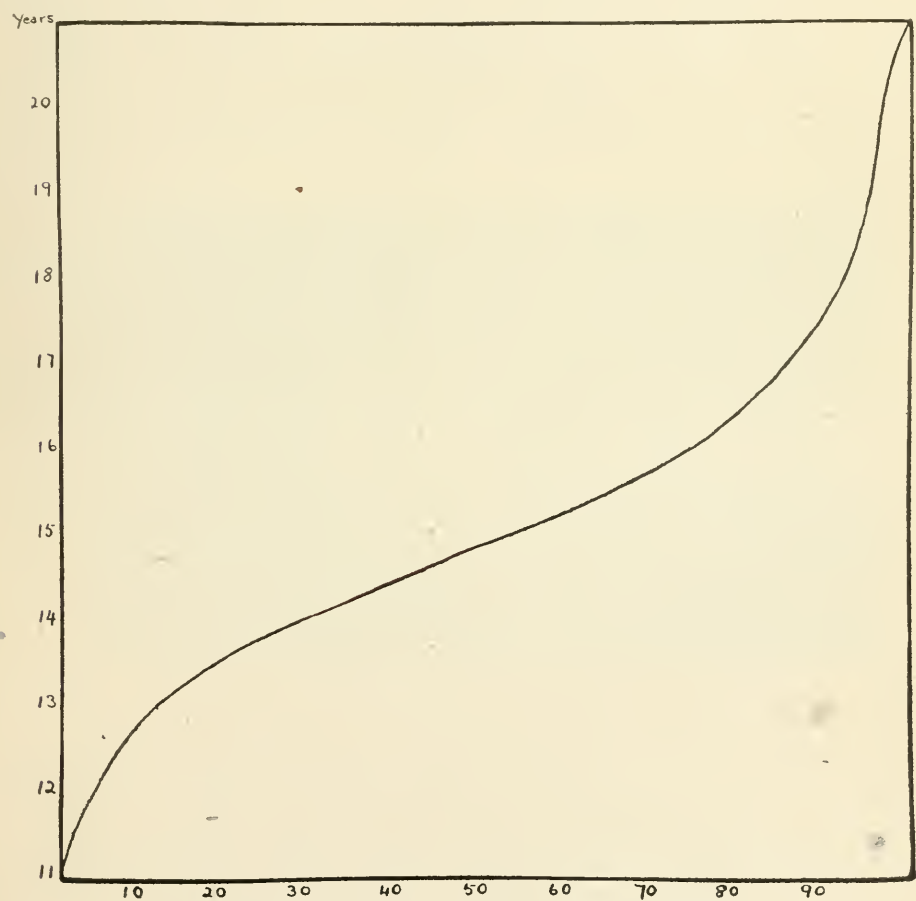


Chart Showing Ages of High School Applicants.

Ages of High School Applicants.					
Under 12 years	.....	3.62%	Under 17 years	.....	11.31%
" 13 "	.....	7.66	" 18 "	.....	7.07
" 14 "	.....	18.04	" 19 "	.....	2.77
" 15 "	.....	23.09	" 20 "	.....	1.65
" 16 "	.....	21.46	Over 20 "	.....	3.33

A small percentage of the boys and girls sent out were too young to do efficient work. The greater number, however, as seen by the above table, were from fourteen to sixteen years of age and proved satisfactory workers.

An attempt was made to keep the boys in touch with representatives of their own religious denominations, and for this purpose a record was kept of the religious faith of each applicant. An analysis of this record follows.

Anglican	15.9%	Presbyterian	32.3%
Baptist	5.8	Roman Catholic	7.8
Methodist	33.9	Others ¹	4.3

The following table shows the percentage of boys and girls who had had previous farm experience or had handled horses:

Table 29. Office.	Per cent. who had Handled Horses.	Per cent. who had Worked on Farms.
Toronto	51.3%	52.6%
Hamilton	62.	50.
London	61.	35.

It will be seen by the table that about half the boys had worked on farms before. Of the remainder some had worked as delivery boys and were, therefore, able to handle horses.

The following table shows roughly the districts in which the greatest number of students assisted in farm work. These returns, however, do not represent the total number of boys and girls who worked on farms.

¹ Included under "Others" are Hebrew, Congregationalist, Lutheran, Salvation Army and Christadelphians.

Table 30—Number of Boys and Girls on Farms from each County and District in Ontario.

Algoma	6	Muskoka	2
Brant	193	Nipissing	7
Bruce	47	Norfolk	154
Carleton	42	Northumberland	74
Dufferin	13	Ontario	112
Dundas	53	Oxford	245
Durham	246	Parry Sound	4
Elgin	52	Peel	94
Essex	46	Perth	74
Frontenac	44	Peterborough	136
Glengarry	4	Prescott	23
Grenville	43	Prince Edward	97
Grey	120	Rainy River	3
Haldimand	145	Renfrew	75
Halton	38	Russell	3
Hastings	75	Simcoe	105
Huron	66	Stormont	39
Kent	74	Toronto	829
Lambton	20	Victoria	29
Lanark	26	Waterloo	117
Leeds	48	Welland	108
Lennox and Addington	38	Wellington	117
Lincoln	67	Wentworth	191
Middlesex	240	York	180



A Group of High School Girls on a Fruit and Truck Farm.

The records also show that 36 students who lived outside of Ontario engaged in farm work in this province during the past summer.

A letter was sent to the principals of all the Secondary Schools in the Province asking for a report on the farm work during 1917, of all the students who had been engaged in food production. The tabulated results of the questionnaires sent out with the letter follow:

Summary of Returns re Farm Work, 1917.

Table 31—Pupils in Secondary Schools who Engaged in Farm Work during 1917.

Total number of Students in Schools		Total number who were engaged in farm work for any period		Total number who worked for at least three months		Number who were parents of children residing on farms	
Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls
14,318	19,597	4,867	4,036	4,235	3,351	2,381	2,893

Table 32—Percentage of Pupils of Secondary Schools who Engaged in Farm Work during 1917.

School.	Boys.	Girls.
High	39.68	25.67
Continuation	49.96	26.81
Collegiates	26.01	14.36

In all, 33.99 per cent. of the total number of boys and 20.59 per cent. of the girls in the secondary schools of the Province received badges from the principal of the school for their farm work during 1917. This does not include the very large number who received their badges in other ways.

Of the boys who worked on the farms 87 per cent. worked for three months or more, and of the girls 83.02 per cent.

Table 33—Percentage of Farm Workers who were Children of Parents Residing on Farms.

School.	Boys.	Girls.
High Schools	61.97	74.17
Collegiates	40.68	65.39
Continuation	39.33	79.56
All Secondary Schools	48.92	71.68

The great difference between the percentage of girls residing on farms and that of boys is due to the fact that no special effort was made in 1917 to induce girls from the secondary schools to do farm work, whereas the S.O.S. movement recruited a large percentage of boys from cities and towns.

Farm Service Corps Badges.

In order that the boys and girls might realize that they were members of a great organization to aid production, farm service corps badges were designed and awarded to every applicant upon presentation of evidence of a satisfactory length of service. A large number of these badges were distributed from the Head Office of the Trades and Labour Branch direct to those who had earned them, and who applied to that office either in person or by letter. Other badges were given out by the Bureau Directors and by the District Representatives of the Department of Agriculture. Badges were also sent to the various High Schools, Collegiate Institutes and Continuation Schools throughout the Province to be distributed by the school principals.

During the summer large numbers were also given out by the S.O.S. Supervisors working under the direction of the Young Men's Christian Association. The meetings which the supervisors arranged largely included other items on their programme, as well as the badge distribution, but this aspect of each meeting was featured in the advertising, and was undoubtedly the means of attracting large numbers, who otherwise might not have attended.

At a typical badge distribution meeting arranged by Zone Supervisor R. C. Sidenius in Dundas, the programme consisted of short addresses to the boys delivered by the mayor of the town, local representatives of the clergy, and by a representative of the Trades and Labour Branch. Sports were engaged in during the afternoon of the meeting and the programme included an explanation and an exposition of the Canadian Standard Efficiency Tests.

The actual presentation of badges to the boys took place around a camp fire, and a great deal of interest was manifested by those present in the pinning on the boy's coat of the Government's recognition of his efforts as a farm worker.



Girl's Badge.



Boy's Badge.

The meeting described above is fairly representative of the button distribution meetings held under the direction of the Zone Supervisors. These gatherings included not only the boys, but also in many cases their parents and their farm employers, and there was a marked spirit of co-operation between town and country manifested on every occasion.

Co-Operation of Young Men's Christian Association.

The Young Men's Christian Association played an important part in the High School campaign for farm labour both during the drive for volunteers and after the boys had actually started work. A Zone Supervisor was appointed for each of the four districts into which the Province was divided. These men, all of whom had previous training in boys' work, visited many farms where boys were working, and took a friendly interest in the boys' general welfare. The Young Men's Christian Association is to be congratulated upon the efficient way in which it organized and conducted the follow-up work in connection with the employment of boys on the land.

Attitude of the Boys.

From the replies to the questions asked on the Farm Service Badge receipt form, it has been possible to obtain much valuable information as to the general conditions of employment, the wages paid, and the hours of labour. The majority of the boys have expressed themselves as satisfied with the treatment which they received, and many have already made arrangements to spend the summer of 1918 with their farm employer of last year. Eight out of every ten boys who engaged in farm work during the summer stayed for at least three months, and gave satisfactory service to the farmers. The average length of service was three months.

A few quotations from letters received from boys who had spent the summer on farms will serve to indicate the splendid spirit of the boys:—

"I am in the best of health and am sure enjoying myself, even though the work is hard. I get the best of meals, and a good bed with plenty of covers to keep me warm. I get up at half-past five, and go to bed at eight o'clock, and am treated just as I was at home, so you can just bet, I'm glad I came out to the farm."

"Just a line to let you know I am getting along fine here. We have started harvesting, and the two of us are bringing all of it in ourselves from 80 acres."

"I like the farmer and the farm all right and am getting on fine. I drive a team harrowing and cultivating. At the present time we get up at half-past six, have an hour for each meal, and we get finished supper and all the chores by seven o'clock. My wages will be \$20 a month, and the farmer wants me to stay till the end of September."

"I am getting along fine and like the place very well. Mr. W. is a nice man, and so is his wife." (!)



The Student Farmers were Great Favourites with the Children on the Farm.

Living Conditions.

In practically all cases the boy or boys lived and boarded at the farmer's house. A very few boys, however, cooked for themselves. The illustration on p. 45 shows the shack in which four Toronto High School boys lived near Niagara-on-the-Lake. They slept on canvas cots and did all their cooking on an oil stove. Vegetables and fruits were supplied by the farmer, but they had to purchase butter and eggs. The price of the milk the boys used was deducted from their wages at the close of their term of engagement. While the boys enjoyed the advantages incidental to camp life, it cannot be said that the plan was a financial success.

Attitude of the Farmers.

The farmers have also written many letters which indicate their satisfaction with the High School student as a "hired man." The following are typical:

"Nobody but the farmer himself knows the vast difficulties that can be overcome with a pair of extra hands. The boy that you sent me was totally ignorant of farm work; in fact, I never saw a chap who knew so little about agricultural things, but he is willing to learn and so far is doing splendidly. The very first day I put four horses on the cultivator and gave him the lines. He had never had hold of lines before, but with a round or two of the field he has driven ever since. Again I thank you."

Another farmer said: "The boy you sent me only knew the country from the summer resort viewpoint, yet he has adapted himself wonderfully well. He could scarcely be more interested if the farm belonged to him. He is going to try to persuade his people to allow him to be a farmer."

At the outset of the season it was decided that no High School boy should be sent out to do farm work at a wage less than twelve dollars a month. There was a slight difference in the rates of wages asked for and received in the different sections of the Province.



Shack in Which Four Toronto Boys Lived.

At the Toronto Bureau the wages offered ran from eight to twenty-five dollars a month. Those in the centres west of Toronto and in the Niagara district averaged higher than those in Durham, Peterborough, Northumberland and Victoria Counties. The wages, as shown by the Badge Receipt cards, were in advance of the amounts originally offered by the farmers at the beginning of the season. This is in itself sufficient evidence of the satisfactory service rendered by the boys. Many boys who began work at fifteen and twenty dollars a month were increased to twenty and twenty-five dollars a month before the season ended. There were no offers from farmers applying to the Toronto Bureau to pay boys above thirty dollars a month, yet thirty, thirty-five and even forty dollars a month with board is stated as the amount actually paid in some instances.

At the Hamilton Bureau there were comparatively few calls for student farm labour, but the wages offered averaged eighteen dollars per month, ranging from ten to twenty-five dollars. More boys applied for work at Hamilton than could be

placed in that zone. In the Ottawa Bureau, the wages offered for boys in the early part of the season were around nine dollars a month. Later the wage offered rose to twenty dollars a month, and the demand for boys steadily increased.

The wages offered at the London Bureau were as high as twenty-eight to thirty dollars a month, and the demand greatly exceeded the supply. The average wage was slightly over twenty dollars.

The Trades and Labour Branch did not undertake the placing of High School girls individually on farms as in the case of the boys, it being deemed more advisable to have the girls procure their own farm employment through friends and relations. For the girls who were unable to obtain employment in this way, ample opportunity was afforded for farm service through the girls' camps, which were organized by the Trades and Labour Branch in various fruit and truck farming sections of the Province.



High School Girls at Bronte.

FARM CAMPS FOR WOMEN AND GIRLS

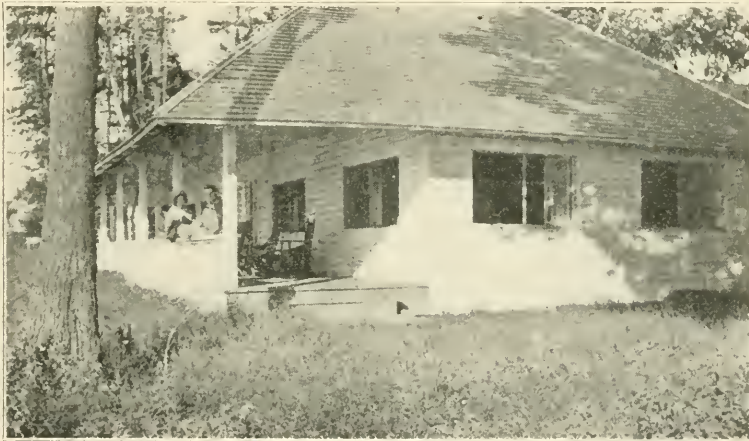
Among the various activities of the Trades and Labour Branch during the summer of 1917 no feature attracted more public attention than the pioneer work accomplished through the medium of the Employment Bureau System, in placing over twelve hundred women and girls on the fruit and truck farms of Ontario. That this work was as satisfactory as it was novel will be seen by the following summary of the means by which a group of patriotic women solved one of the most difficult of the rural labour problems—the gathering and preparing for market of the fruit and vegetable crop. How the scepticism of the growers was overcome, how the problem of housing was solved, how the workers adapted themselves to the different tasks which had to be done, will be briefly described.

Origin of the Movement.

Following an interview which the President of the University had with the Superintendent of the Trades and Labour Branch, it was decided to organize the University women for assisting in the saving of the fruit and vegetable crops.

The Attitude of the Growers.

In other years the growers had been able to cultivate and gather these crops with the aid of Indians and casual labour. But enlistment among the men and the attraction of munition and other well-paid work for the women, produced a great scarcity of workers in the country districts. Farmers were refusing to put in tomatoes, onions and other vegetables which needed continuous cultivation because they had not been able to get them gathered the year before. It was extreme need only that induced the growers to listen to the proposition that city girls should come to fill the gap. Meeting after meeting of the growers was called. The men sat silent and distrustful. "Do you need pickers?" "Yes." "Can you get them?" "No." "Well, do you want to guarantee work to these girls?" Silence. It was only the dire need for workers that finally induced six groups of growers and a farmer in Norfolk County to guarantee work to a definite number of pickers for a stated number of months. The courageous districts were Vittoria, Beamsville,



Chisholm Bungalow, Y.W.C.A. Camp.

Grimsby, Winona, Oakville and Bronte. The rates of pay were those which had been prevalent in the district for some years.

Assistance Given by the Young Women's Christian Association.

The next problem to be met was the housing of the workers. The National Council of the Y.W.C.A. had been approached on the question and had undertaken to organize the camps. Houses of all sorts were secured in the different districts. They varied from a hired man's house to a small summer hotel, and included a stable which was whitewashed and turned into a dining-room and kitchen, and a big bungalow by the lake shore which boasted running water and a real bath.

A request was sent to the Militia Department, Ottawa, for bell tents, and through the courtesy of the Minister of Militia 150 tents were put at the disposal of the Trades and Labour Branch. Thanks are due to the Senior Ordnance Officer, Military District No. 2, for his kindness in facilitating the distribution of these tents. They were used to supplement the houses provided by the Y.W.C.A.

As well as renting the houses the Y.W.C.A. supplied beds and kitchen and dining-room equipment. In some cases they planted gardens in connection with the camps, from which the season's supply of green vegetables was derived. The girls brought their own bedding and towels and paid \$4.00 a week for their board. In addition the girls took turns in assisting with dishwashing and the preparing of luncheons.

Every camp was inspected by a medical health officer.

Other camps were organized by the Fred Victor Mission, by the W.C.T.U., and by the Trades and Labour Branch. There were also camps provided by the growers



Washing Before the Noon Lunch, Beamsville.

themselves. The Trades and Labour Branch recognized the work of private groups which undertook to make arrangements for housing the workers. Their only requirement was that the groups should be suitable to have the supervision of camps for girls.

As well as the various camps, there were cases of workers boarding with the growers, or living in a house near their work and boarding themselves. Day workers were also sent from Toronto, Hamilton and London.

The size and location of the various groups may be seen from the following tables:

Table 34—Fruit Pickers Sent Out by the Ontario Government Public Employment Bureau System, 1917.

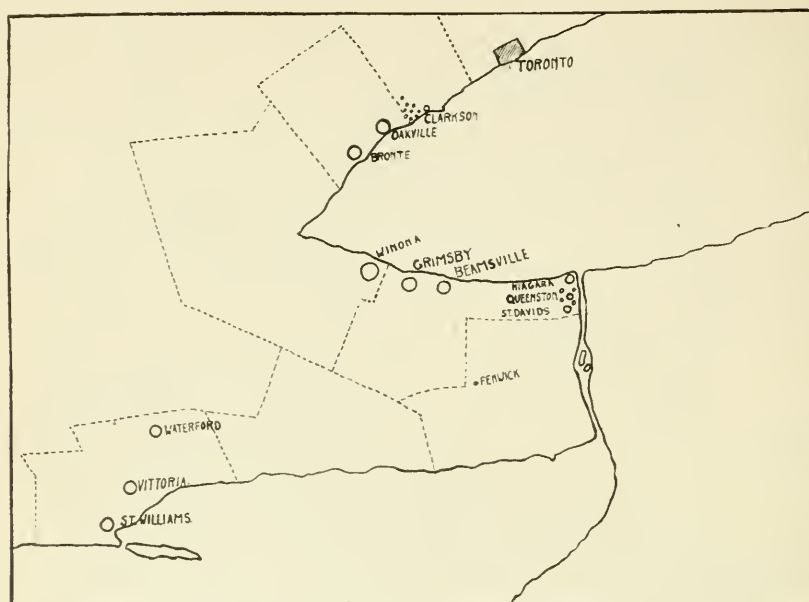
In Camps—		
1. Y.M.C.A.	584	
2. Fred Victor Mission	89	
3. Trades and Labour Branch Camps	134	
Total		807
On Farms—		
1. Living and boarding in farmer's home	30	
2. Living in military tents and boarding in farmer's home	20	
3. Cooking for themselves in small house on farm....	14	
Total		64
Day Workers—		
To points within reach of Toronto by car		17
Unclassified—		
Chiefly grape cutters and day-pickers sent out from Hamilton and London		377
Total		1,265

The following table shows the situation of the camps and the numbers in each.

Table 35.

Names of Camps		No. in camps for the season	No. required to keep up the totals
I.—Y.W.C.A. Camps.			
1	Beamsville.....	70	114
2	Bronte	25	43
3	Four camps on individual farms at Clarkson.....	59	72
4			
5			
6			
7	Grimsby	35	95
8	Oakville	25	43
9	Queenston	25	25
10	St. Williams	20	25
11	Vittoria	20	25
12	Winona	55	142
Totals.....		334	584
II.—Fred Victor Mission Camp.....			
		40	89
Totals.....		40	89
III.—Trades and Labour Branch Camps.			
1	3 camps on Clarkson farms.....	22	31
2			
3			
4			
5	3 camps in Niagara District.....	28	28
6			
7			
Totals		100	134

Camps were situated at the Grimsby district (Beamsville, Winona, Grimsby.) In the Clarkson district (Lorne Park, Clarkson, Erindale.) In Norfolk county (St. Williams, Vittoria, Waterford). In the Queenston district (for peach picking only) (Queenston, St. David's, Niagara-on-the-Lake.)



Location of Fruit Pickers' Camps, 1917.

A number of private organizations sent out girls; others hired privately with farmers, and many women in the fruit districts, who had previously spent their summers on the verandah, turned out and helped with the crop. It is impossible to estimate the total number of workers added in this way.

Those sent out by the Ontario Government Public Employment Bureau System were drawn from the following groups.

Table 36—Fruit Pickers Sent Out by Department.

University students	26.5%
Leisured girls	17.2
High School girls	14.
Teachers	14.
Factory and munition workers	8.
Office workers	5.6
Married women	2.7
Music students and teachers	2.7
Houseworkers	2.
Others ¹	7.3

The girls were drawn from 42 different counties in Ontario and 38 girls came from Quebec Province. Three private school teachers who could not get home to England came from Nova Scotia; two girls came from New Brunswick, five from the United States, one from each of the prairie provinces, and one from Australia.

¹These included art students, dressmakers, designers, trained nurses, librarians, salesladies, milliners, civil servants, social workers, bank clerks and furriers.

Table 37—Number of Fruit Pickers from each County and District sent out by the Women's Farm Department, Ontario Government Employment Bureaux.

(A) Numbers from Ontario.

Algoma	3	Muskoka	1
Brant	7	Norfolk	
Bruce	4	Nipissing	8
Carleton	27	Northumberland	8
Dufferin	1	Ontario	1
Dundas	1	Oxford	7
Durham	5	Parry Sound	2
Elgin	2	Peel	17
Frontenac	9	Perth	4
Grey	3	Peterborough	10
Grenville	2	Prescott	1
Haliburton	1	Prince Edward	1
Haldimand	2	Renfrew	3
Halton	9	Russell	2
Hastings	4	Simcoe	9
Huron	4	Victoria	4
Lambton	2	Waterloo	12
Lanark	6	Welland	1
Leeds	1	Wellington	14
Lennox and Addington	3	Wentworth	195
Lincoln	2	York	481
Middlesex	196		

(B) Numbers from Outside of Ontario

Quebec	38	Alberta	1
Nova Scotia	3	Manitoba	1
New Brunswick	2	Saskatchewan	1
United States	5		

The majority of the pickers were young:—

35.7% were in their "teens."
57. " " " twenties.

5.2% were in their thirties.
1.6 " " " forties.
.5 over fifty.



Eight Vittoria Pickers.

Uniform and Badge.

Although no uniform was compulsory, the majority of the pickers wore bloomers and either a middy blouse or smock. In some camps these were made of khaki with red or blue bands on the collar and cuffs. In others they were of grey material smocked with red and belted in at the waist. A few girls wore overalls. When workers went out for a week or two only, old skirts were worn, but from some camps came requests from the matron to urge upon the workers to don bloomers, as skirts were too dangerous when the girls were working in the trees.

A badge was given to every worker by the Trades and Labour Branch and could be retained as her permanent possession if she completed the length of service for which she volunteered. This badge was a blue serge shield as illustrated below:



The Farm Service Corps button was given at the end of the season to all who had earned their badges.

Co-Operation of the Press.

The press of Toronto, Hamilton, and other centres gave their hearty co-operation. They were always ready to bring before the public the need for workers and to publish accounts of work in the camps, and incidents of interest. Their unfailing support contributed largely to the success of the work.

The Work of the Camps.

The work done by the girls was of all kinds. The Winona camp was the first to win recognition. The report that the University girls there had hulled strawberries cleaner than any other help, so that less fruit was wasted than in previous years, caused the Toronto office to be swamped with orders.

From one point after another calls came in for camps. Clarkson, Lorne Park and Port Credit, Burlington, Jordan Station and Vineland, Waterford, St. Williams and Fenwick all wanted workers. Orders were filled as far as possible. But it had been so difficult to get the farmers to accept the city workers at all during April and May that the Bureau had been busy telling applicants who wrote in, that the camps arranged for were filled and apparently no further pickers would be accepted. The result was that some three hundred women who might have been available found other work for the summer, and many who had been doubting Thomases lost part of their fruit.

The strawberry-hulling at Winona ended sooner than the manager had led the Bureau to expect, and the cold, wet June delayed the ripening of the fruit. It looked for a time as though the girls were to be at the camps for two or three weeks paying board with no work. Each grower held back, afraid to try these city girls at other work than picking. One man at last was persuaded. He set fifteen girls to clean up an old vineyard which had been neglected for two years. A plough had cleaned between the rows, but there were tall weeds growing along the vines. The soil was heavy clay, now baked hard. It might well have daunted the girls. Hour after hour they hacked and pulled, while the mosquitoes grew thicker as they went farther up the mountain. Some weeks later the grower told them that no man could be got to tackle that vineyard. However, the girls had won recognition. On the second day they were put to varied work on the farm—hoeing, planting, weeding, cultivating, thinning peaches, and after that day in the vineyard no girl in that camp lacked work.



Hulling Strawberries.

Interest in Work.

The girls took a keen interest in their work and enjoyed it thoroughly, as may be seen from their songs at all the different stages of farm work. Here are some from the Beamsville section:

(Tune: "I love you, Canada.")

I love you raspberries,
 For you mean so much to me,
 You mean my board and lodging,
 My dinner and my tea.
 You mean my railway ticket
 With which I go back home;
 That's why I pick you carefully,
 As up and down the rows I roam.

I hate you raspberries,
 For you've been the death of me;
 You broke my back in pieces,
 And you gave me housemaid's knee.
 I've had you for my breakfast,
 My dinner and my tea,
 That's why I hate the very sight
 Of a red raspberry.

"Raspberries don't pay," was the general comment. Forty to fifty quarts was good picking, and at 2½c. and 3c. it was hard to make expenses rain or shine. But currants were worse, and gooseberries—well, gooseberries were the limit of endurance.

The songs grew more vigorous.

(Tune: "Pack all your troubles.")

Pick all the currants on the darn old bush,
And smile if you can.
While you are sitting on the hay-stuffed cush.,
The stems fall in your pan.
What's the use of hurrying?
Two cents is not worth while;
So pick all the currants on the darn old bush,
And smile, smile, smile.

Probably the most famous of the songs was the one to the tune of "We'll never let the old flag fall." Wherever you went, no matter to which camp, wherever the blue shield was seen, you could hear this song:

We'll never let the old hoe go,
For we love it so much, you know;
We don't have to hoe to show our go,
But when we hoe, we'll hoe, hoe, hoe.
In rain or shine, we'll never whine,
But hoe right on to the end of the line.
When the war is o'er our fame will soar,
We'll never let the old hoe go.

ON ACTIVE SERVICE AT WINONA, ONTARIO

I am "berry" well.

I have been admitted into the Jam Factory, and am suffering from "smell-shock," "bench-back," and "huller's fingers."

Life here is just one Jam berry after another.

I have had strawberry rash and quite expect to be "berried" soon.

I expect to be sent into the field soon.

This work will soon make us all as cross as "bear-ies."

Signature

Date

My address is

The Active Service Card of the Strawberry Hullers

Hours of Work.

A ten-hour day was the usual thing. At the camps in Oakville, however, the girls decided that they could not work more than nine hours and maintain their efficiency. This was satisfactory to the growers.

Duration of Camps.

The length of time for which the camps were open in the different districts varied according to the need and the supply of workers. The High School girls' camp at Vittoria, which was the first to open, was started in May. Some of the camps were able to keep in full running order until the tree fruits and grapes were picked in the end of October.

Housing Arrangements other than Camps.

Besides the workers in the camps, girls to the number of sixty-four were sent out in numbers varying from two to eight to live and board at the farmers' house. While this plan has met with marked success in two or three places, in the majority of cases it has been unsatisfactory. Growers and girls alike will probably prefer the camp system another year.



Cherry Time, Beamsville.

Fourteen girls and women were sent to pick fruit and board themselves in a small house provided by the grower. Very few girls like to do this, as it is too strenuous, but the few who do like it will accept no other arrangement. Numbers of women and children also are willing to board themselves. They regard it as a chance to get their children into the country, and the regular camps cannot accommodate them.

Work of Other Bureaux.

Besides the girls sent out from the Toronto office, 349 were sent out by London and Hamilton. London sent 195; Hamilton sent 154. These have not been classified. Most of them, however, went out by the day; a few boarded in farm-houses, and about thirty were sent to camps.

From Hamilton numbers of girls went out each day on the cars, many of them being grape-cutters and peach-pickers. Two High School girls caught the early train each day to Aldershot and worked all summer in a market garden, thus earning exemption from examinations.

From the London Bureau most of the workers went out towards Springbank, by the day.

Although a letter of appreciation was received from the fruit men, saying the labour supply had never been so satisfactory, there was good reason for complaint on the part of the workers. Work was uncertain: rates were low; earnings were not such as to induce any group to continue the work. It was with real difficulty that new groups were obtained. There was one very satisfactory group sent out from this office. Ten girls lived in a cottage on the farm, did their own cooking and housework and were kept busy and contented.

Advantages of This Type of Labour.

The work of the girls proved satisfactory to the farmers. Their inexperience was counterbalanced by the fact that they learned quickly and took a keen interest in their work. Also, they could be depended on to pick the bushes clean and to stay at one farm until the picking was done, and not leave when half the crop was off, as Indians and casual labourers are apt to do. The girls, on their part, gained a knowledge of conditions in the country which they would not otherwise have had.

Appreciation of the Growers.

That the growers appreciated the work of the girls may be seen from the following letter, which was received by the Trades and Labour Branch from the Clarkson Fruit Growers' Association:

"I have been instructed by the Fruit-growers' Association to forward to you a copy of a resolution passed at our regular meeting last Saturday evening.

"Owing to the very serious situation in which the fruit-growers of this Association were placed with regard to the harvesting of their fruit, and recognizing the self-denial and personal sacrifice made by the many young ladies who volunteered to save the situation, and who so whole-heartedly went at the work, picking and working to the satisfaction of all those by whom they were employed, Be it therefore resolved that the gratitude of this Association be hereby sent to all those who enlisted in the National Service Movement in this district, also to the Employment Bureau of the Ontario Government for the efficient way in which the work was conducted, and to the Militia Department of the Dominion Government for the tents so kindly sent to us for the fruit season.

"Signed on behalf of the Clarkson Fruit-growers' Association,

"R. H. LUSH, President.

"W. A. SHOOK, Secretary."

Wages.

The fruit growers want these workers to come again. The Grimsby farmers sent word to the Trades and Labour Branch that if they were sure of this type of labour permanently, they would break up more ground and put in more varied crops. The Wages paid the girls were not satisfactory, as will be seen from the table below.

Table 38—Earnings of Girls in Fruit Picking, 1917.

1.75%	.....	over \$12 a week.
1.75%	.....	11
2.25%	.....	10
2.25%	.....	9
4.25%	.....	8
12. %	.....	7
24. %	.....	6
30. %	.....	5
18. %	.....	4
3.5 %	.....	under 4

Over half the pickers earned from \$5 to \$7 per week. Fifty per cent. earned under \$6 a week.

Table 39—Earnings in Different Districts in which Camps were Established for Two Months and Over.

Name of Camp	Percentage earning		
	Over \$6	Between \$5 & \$6	Under \$5
Grimsby.....	93	7	.....
Winona.....	37.15	56.15	6
¹ Oakville.....	40	10	50
Beamsville.....	30	58	12
Brant.....	.....	32	68

¹ The girls here worked only a nine-hour day.

Table 40—Earnings in Camps of Three to Six Weeks' Duration.

Name of Camp	Percentage	Wages
Clarksons.....	60 22 18	over \$6 \$5-\$6 under \$5
Norfolk Co.....	15.62 40.63 43.75	over \$6 \$5-\$6 under \$5
¹ Queenston.....	2.63 7.89 7.89 44.73 2.63 7.89 15.82 10.52	\$16 15 14 13 12 11 10 9

¹ In Queenston the workers went for three or four weeks for tree fruits only.

Rates of Pay for 1918.

The abnormally poor season is partly accountable for the low earnings. The cold weather kept back the fruit at first, and the intense heat later on dried it up. Also, owing to the farmers' unwillingness to accept this type of labour, it had been impossible to get a working agreement with them which would guarantee steady work. Consequently all loss through weather conditions was borne by the workers themselves. It is hoped that this can be overcome another year. In Grimsby, where the best earnings are recorded, the girls were seldom out of work a single hour, rain or shine. In bad weather they put handles on baskets, potted plants in the green-houses and worked in the canneries.

The experience of the past year seems to make clear that women will take a larger part in agriculture in Ontario. It is planned to establish special training courses for girls in practical agriculture, so that they will be competent to take their place next year on the mixed farms as well as on the fruit and truck farms.



Cultivating the Horses.

EIGHTH ANNUAL REPORT OF THE BOARD OF STATIONARY AND HOISTING ENGINEERS

STATIONARY ENGINEERS

To the Superintendent of the Trades and Labour Branch.

SIR,—I have the honour to submit herewith, in accordance with the Act respecting Stationary Engineers, the following Report for the year ending October 31st, 1917:—

1. The number of certificates granted:—

Number of certificate holders for the year 1917	8,844
Candidates who qualified by examination	835
Candidates who qualified by \$5 renewal fee	94
Candidates who qualified by \$1 renewal fee	7,897
Candidates who qualified by \$1 provisional certificates	18
	8,844

2. The number of applications for certificates refused; and the causes for refusal:—

During the year 1917 there were 34 applications for Stationary Engineers' Certificates refused, the causes for refusal being low percentage in examination.

3. The number of certificates revoked, cancelled or suspended, and the causes for the same:—

During the year 1917 there were no Stationary Engineers' Certificates revoked, cancelled, or suspended.

4. The amount of fees received from candidates or holders of certificates:—

Amount of Stationary Engineers' Fees deposited from November 1st, 1916, to
October 31st, 1917:

Dec. 1, 1916	\$1,470 53	
5, 1916	1,100 00	
21, 1916	1,632 00	
Jan. 2, 1917	1,009 00	
9, 1917	1,913 28	
Feb. 12, 1917	1,512 29	
Apr. 25, 1917	854 00	
June 9, 1917	537 00	
Sept. 29, 1917	748 10	
Oct. 31, 1917	455 15	
		\$11,231 35
915 examination fees at \$3	\$2,745 00	
112 examination fees at \$1 (Supplementary)	112 00	
8 fees at \$1 (Duplicate Cert.)	8 00	
18 fees at \$1 (Provisional Cert.)	18 00	
94 renewal fees at \$5	470 00	
1 renewal fee at \$5 (obtained 1916 cert.)	5 00	
7,897 renewal fees at \$1	7,897 00	
8 renewal fees at \$1 (paid second time)	8 00	
2 renewal fees at \$1 (part of \$5 renewal)	2 00	
1 renewal fee at \$1 (holding for further information) ..	1 00	
7 renewal fees at \$1 (Certificates not renewed as they are supplementary)	7 00	
Balance of examination fees, W. Kreiger	1 00	
Surplus cash	1 35	
		\$11,275 35

Less the following fees transferred to Hoisting
Engineers' Cash Book:

11 examination fees at \$3	\$33 00	
11 renewal fees at \$1	11 00	
	\$44 00	
		\$11,231 35

I have the honour to be, Sir, your obedient servant,
W. C. McGUIE, *Chairman of Board.*

HOISTING ENGINEERS

To the Superintendent of the Trades and Labour Branch.

SIR,—I have the honour to submit herewith, in accordance with the Act respecting Hoisting Engineers, the following Report for the year ending October 31st, 1917:—

1. The number of certificates granted:—

Number of certificate holders for the year 1917	1,050
Number of candidates who qualified by examination	269
Number of candidates who held Provisional Certificates	6
Number of candidates who renewed their certificates for the fee of \$1.00	760
Number of candidates who renewed their certificates for the fee of \$5.00	15
	1,050

2. The number of applications for certificates refused, and the causes for refusal:—

During the year 1917 there were eight applications for Hoisting Engineers' Certificates refused, the cause for refusal being low percentage in examination. Of these, two obtained their certificates by passing a second examination.

3. The number of certificates revoked, cancelled or suspended, and the causes for the same:—

During the year 1917, there were no Hoisting Engineers' Certificates revoked, cancelled or suspended.

4. The amount of fees received from candidates or holders of certificates:—

Amount of fees deposited from November 1st, 1916, to October 31st, 1917:

Deposit of November 30th, 1916	\$336 00
Deposit of December 20th, 1916	379 00
Deposit of January 2nd, 1917	78 00
Deposit of February 14th, 1917	132 00
Deposit of April 23rd, 1917	244 00
Deposit of June 11th, 1917	180 00
Deposit of September 28th, 1917	203 00
Deposit of October 31st, 1917	255 00
	\$1,807 00

Total amount of fees deposited

Made up as follows:

326 examination fees at \$3.00	\$978 00
760 renewal fees at \$1.00	760 00
15 renewal fees at \$5.00	75 00
13 supplementary examination fees at \$1.00	13 00
6 provisional certificate fees at \$1.00	6 00
1 duplicate certificate fee at \$1.00	1 00
	\$1,833 00

Less fees transferred to Stationary Engineers' Cash Book, made up as follows:		
8 examination fees at \$3.00	\$24 00	
2 renewal fees at \$1.00	2 00	
		\$26 00
Total amount of fees deposited during the year 1917		\$1,807 00

I have the honour to be,

Sir,

Your obedient servant,

W. C. MCGHIE,
Chairman of Board.

FACTORY INSPECTORS

OFFICIAL LIST, 1917

CHIEF INSPECTOR: JAMES T. BURKE, PARLIAMENT BUILDINGS, TORONTO.

INSPECTORS:

W. T. E. BRENNAGH, 156 Winnipeg Ave., Port Arthur: Mr. Brennagh's district is Sudbury, C.P.R. and C.N.R. lines south to Parry Sound (exclusive); east to Algonquin Park; north from Scotia Junction to North Bay; Cobalt district to Quebec boundary lines; north to Manitoba boundary line.

H. A. CLARK, 242 Dovercourt Rd., Toronto: Mr. Clark's district is Toronto, east of York Street, University Avenue and Avenue Road; to Don River; north to Jackson's Point (Metropolitan); south including the islands in the Bay.

W. S. FORSTER, 336 McLeod St., Ottawa: Mr. Forster's district is east of North Bay, Algonquin Park and K. & P. Railway.

A. W. HOLMES, 39 Lakeview Avenue, Toronto: Mr. Holmes' district is Toronto, east and south of Lansdowne and Bloor Streets; west to Burlington; north to city limits, including York Street and University Avenue and Avenue Road; south to the Bay.

R. HUNGERFORD, 434 Shaw Street, Toronto: Mr. Hungerford's district is Toronto, west of but including Lansdowne Avenue and Bloor Street; also West Toronto, Lambton, Milton, Branchton, but excluding Drumbo, Stratford, Gowanstown, and Fordwich, but shall include north to Southampton, Bruce Peninsula, Owen Sound, Collingwood, Meaford, Penetanguishene and both C.P.R. and C.N.R. lines to Parry Sound; Orillia, Elmvale to Toronto, G.T.R. points being included.

F. KELLOND, 157 Wellington Street South, Hamilton: Mr. Kellond's district is G.T.R. main line west to London (exclusive); east to Niagara Falls, south and east of London and Port Stanley lines; north to C.P.R. and G.T.R. to Drumbo, Crumlin and Tavistock (Milton, Branchton, and Ingersoll Junction excluded).

S. J. MALLION, 74 St. Vincent Street, Stratford: Mr. Mallion's district is Fordwich, Gowanstown, Stratford, St. Mary's, London, St. Thomas and Port Stanley; south and west to border line, including Ingersoll Junction on C.P.R., and north, including Teeswater, Kincardine, Goderich.

H. J. TUTT, 13 Enderby Road, Toronto (east): Mr. Tutt's district is Don River, east including Kingston, K. & P. Railway; north to Sharbot Lake and Scotia Junction (exclusive); west to Coldwater Junction, but shall not include Orillia, Elmvale, Aurora or Downsview.

MISS M. CARLYLE, 68 Grace Street, Toronto: Miss Carlyle's district is Toronto; west including Lambton and Weston, and north including York Street, University Avenue and Avenue Road to City limits.

MRS. A. BROWN-REDDICK, 437 Crawford Street, Toronto: Mrs. Reddick's district is Toronto, east side of Yonge Street to Quebec boundary line; north and west to Mattawa, North Bay, Sudbury, Owen Sound, Warton, Southampton, Teeswater, Kincardine, Goderich, Sarnia, but exclusive of Weston.

MISS MONO McLAUGHLIN, Gibson Avenue, Toronto: Miss McLaughlin's district is Toronto, west side of Yonge Street; north to city limits; west, exclusive of York Street, University Avenue, Avenue Road, to Hamilton, London and Windsor, exclusive of Sarnia and Sarnia Tunnel, but including Niagara District.

THIRTIETH ANNUAL REPORT

OF THE

Factory Inspection Branch

DEPARTMENT OF PUBLIC WORKS

PROVINCE OF ONTARIO

1917

To the Superintendent of the Trades and Labour Branch.

SIR,—I have the honour to submit to you the Thirtieth Annual Report of the work of the Factory Inspection Department of the Province of Ontario for the fiscal year ended October 31st, 1917.

With the exception of the addition of a woman inspector to the staff, nothing of special note has taken place during the year. The work of inspection has been proceeded with along the usual lines and the result of the previous year's work is noted in the reports, which show improvement in almost all districts.

A number of inspections were also made at the Toronto Exhibition Buildings to ascertain under just what conditions women and young girls are being employed.

About 4,000 Annual Reports were sent out to the various industries in the Province.

A list of the cities, towns and villages visited, with the number of inspections in each is appended, as well as accidents in detail in each district.

During the past year 530 cities, towns and villages were visited and 11,892 inspections made, as follows:—

1st inspections	8,070
2nd inspections	3,822
Total	11,892

Employees in the factories and mercantile establishments inspected numbered 296,692, males and females. Birth certificates were ordered and secured for 576 children whose age seemed doubtful; 215 others were dismissed, being under the age of 14.

The horse-power of some 4,408 boilers used in the above establishments amounted to 417,429; electric power used, 237,445; gas or gasoline, 10,731; and water, 85,046.

Recommendations made number 6,355, and dealt with matters of sanitation, boiler inspection, child labour, fire protection, guards for machinery and all dangerous places, ventilation, hours of labour, and included other suggestions which were deemed advisable or necessary for the betterment of conditions.

Such irregularities as existed were promptly dealt with, but on the whole the general conditions of factories and shops visited appear to be good.

Mr. Bostock, industrial chemist, visited, during the year, some of the principal factories in the Province manufacturing high explosives, powder, etc., to examine into conditions existing in such plants. Reports were made on the British Cordite Plant at Nobel, the Canadian Nitro Products, Mount Dennis; the British Chemical Co., Trenton; the Dominion Tar and Chemical Co., and the Standard Chemical Co., Sault Ste. Marie. With the permission of the executive of the R.F.C., Toronto, the depôts at Camp Borden, Camp Mohawk, and Leaside were also visited, the object of which was to see the arrangements in use for the ventilation of "dope sheds."

Visits were also made in the United States to some of the largest and most representative of the Dupont plants manufacturing nitro-glycerine, gun cotton, and tri-nitro-toluol, where information was obtained which has proved invaluable in reducing hazards in Ontario.

Tests of air were made in other industrial establishments with a view to protecting, if possible, employees from injurious gases and dust-particles. The results obtained have been satisfactory, and recommendations have been made which should go far to reduce the danger.

PROSECUTIONS.

In order to enforce the law it was necessary to take legal proceedings in 19 cases. Two of these were for illegal overtime, two for violation of Sec. 70, nine for child labour, two for failure to provide fire escapes, one for neglecting to have a boiler inspected, two for failure to provide conveniences, and one for neglecting to see that the guards provided were used.

Sheldons, Ltd., Galt, charged with violation of the regulation relating to hours of labour, in direct contravention of warning issued, was convicted and fined \$1 and costs.

W. A. Kribbs, Hespeler, prosecuted for permitting machines to be operated without guards, was convicted and fined \$12 and costs; the employee was also indicted for not using the guards provided.

The owner of the Galt Gas Light Co. was prosecuted for failure to provide sufficient fire exits. Conviction was secured, and fine imposed, \$16.00.

The Galt Stove and Furnace Co., Galt, charged with the employment of children under 14 years of age pleaded guilty and was fined \$5. The parents of the child were also indicted.

The George Forbes Co., Hespeler, also charged with a breach of the child labour law, was convicted and fined \$20.

The Galt Shoe Mfg. Co., Galt, prosecuted for employing child labour, was fined \$5.

The Merchants' Rubber Co., Kitchener, prosecuted for employing child labour, was fined \$20.

The Kaufman Rubber Co., Kitchener, was also convicted of a breach of the child labour law and fined \$20.

The Watson Fire Arms Sights, Niagara Falls, indicted for violation of the child labour law, was fined \$5.

Information was laid against the Town of Tottenham for failure to have boiler in the Tottenham Electric Light and Waterworks inspected as ordered. The fine imposed was \$10.

The Gidley Boat Co., Penetanguishene, was prosecuted for failure to provide proper conveniences for employees, as required by Sec. 41, and fined \$5.

A. Mandell, a Toronto baker, charged with violating Sec. 70, relating to Sunday work, was fined \$10. He was up again on a similar charge, but owing to a misunderstanding regarding the Jewish holidays was allowed to go.

The Imperial Hotel, Galt, was prosecuted, as owner, for neglecting to provide conveniences in the Merchants' Bank, and was fined \$1 and costs.

M. Sanderowitz, a baker, Toronto, was convicted of violating Sec. 70 relating to Sunday work, and was fined \$5.

The Superior Toy Co., Toronto, charged with obstructing an inspector and employing child labour, was fined \$30 and costs.

The Ontario Laundry Co., Toronto, charged with employing child labour, was fined \$10.

The Colonial Knitting Co., Elmira, was prosecuted for employing child labour, and for employing women in excess of the hours prescribed by law, and fined \$5 on each charge.

In the case of the City of Toronto, indicted for not providing fire escapes on the City Hall, the magistrate ruled that our Act did not apply to municipal buildings in which the Court House was situated, and where the municipality did not receive rental.

INDUSTRIAL ACCIDENTS.

REPORTING OF ACCIDENTS.

Great improvement is noted in the observance of Sections 60, 61 and 62 of the Act, which require that all accidents by which an employee is incapacitated for more than six days, fires causing bodily harm to employees, and explosions, shall be reported to this department—fatal accidents and explosions within 24 hours. This permits investigation to be made into the cause and enables the Inspector to make recommendations to prevent a recurrence if possible. All accident reports are looked over carefully, recorded, and then referred to the District Inspector for further inquiry.

During the past year 3,925 accidents were reported, 74 of which were fatal. About 80 per cent. were from burns, falls, flying missiles, explosions, falling substances, etc. Fire and explosions were responsible for about 20 per cent. of the fatal accidents reported. Two fatalities, which occurred in an explosive manufacturing plant, were due to inhaling acid fumes. Much attention has been given to the question of eliminating the danger from these fumes, but it is difficult to find a solution. In order, however, to minimize serious danger mechanical fans, respirators and gas helmets have been recommended.

EXPLOSIONS.

Only two boiler explosions were reported this year, but both were attended by loss of life and great damage to property. One occurred in the Long Manufacturing Co.'s plant, Gravenhurst, where a small 10 h.p. boiler of the vertical type exploded, causing a fire which destroyed the plant and in which one of the employees lost his life. The other was at the Chittick Cheese Factory, Trewern, when the owner of the factory was killed and one of the employees injured. This plant was totally destroyed also. Various other explosions were reported, causing in some cases injury to employees.

One, quite unusual, was an explosion of gasoline by which a girl was badly burned, the supposition being that she generated enough static electricity while walking around to ignite fumes arising from the cloth she was wringing; the humidity in the room was low, which would also tend to cause an explosion of this kind. The following precautionary measures have since been adopted: "A daily record of humidity is kept and wooden racks substituted for the iron pipe racks which were formerly used for hanging tubes on; metal gasoline retainers are used instead of porcelain pots, and nail brushes take the place of rags to clean the tube ends, which obviates the danger from wringing.

Two other explosions occurred, one caused by benzine vapours igniting from the naked flame of a gas lamp, which resulted in some damage to the building; the other was the explosion of a tank caused by a hot electric light. No one was injured in either case.

Several fires were reported and investigated. One was caused by a man spilling bi-sulphide of carbon on the floor, and, in turning quickly round, the nails in his boots, in contact with the cement floor, made a spark and ignited the liquid, which in turn ignited waste lying around; two men were overcome by the fumes, but not seriously. This, it is said, is a not infrequent cause of fires. It is recommended that men engaged in this kind of work wear rubber-soled boots.

OTHER ACCIDENTS.

Chong Yum, an employee of the Canadian Allis-Chalmers, Ltd., Toronto, was killed by the falling of an electric crane.

James Hogg, also an employee of the above company, while operating a slotting machine had his head crushed between tool head and box he was slotting; when bending over his work he put his head in too far.

At the Canadian Explosives, Ltd., Nobel, the following fatalities occurred:—

W. J. Kenney was caught and thrown against the roof of truss timber or machine by a belt; he inserted a stick under the belt to throw it off the pulley while it was running at high speed.

Henry Feltham died from burns; he neglected to comply with rules regarding washing and changing his clothes before leaving department, and on lighting his pipe when he arrived home guncotton on his clothes ignited.

Charles Tessier was caught in a belt and pulley and was whirled round and was instantly killed.

J. B. Blaisance and George Mason died from inhaling acid fumes; a small spill occurred in spent acid weigh house caused by the slipping of the lead adapter from end of gutter to tank.

William Turkington and Harry Thompson died of burns, received when severe flash of guncotton followed by explosion took place.

William J. Gibson, employed by the Cataract Electric Co., Cataract Junction, was electrocuted by coming in contact with a wire carrying 25,000 volts.

Hugh Watson, an employee of the Guelph Carriage Top Co., Guelph, fell on dado machine and was killed. Supposed to have fainted.

W. P. Pennock, an employee of the Milnes Coal Co., Ltd., Toronto, was killed by clothes catching in cog-wheels which drive coal conveying machinery.

Robert Short, employed by the Watson Mfg. Co., Ayr, was killed by pieces of plank thrown from rip-saw.

John Novick, employed by A. Davis and Son, Kingston, was killed by electricity.

William Elsion, employed by C. B. Janes and Co., Cavan, died from injuries received from fall into steaming vat.

John Stoner, an employee of the Long Mfg. Co., Gravenhurst, was killed by boiler explosion, referred to above.

Ernest Phillips, an employee of the Stirling Cheese Box and Basket Co., Stirling, stepped into an open tank and was badly scalded.

E. Howley, D. Martino, J. Fonoro, W. T. Holden, J. Capone, F. Parsons, P. O'Connell, J. Foster, W. H. Mesley, and John Kemp, lost their lives through a fire and explosion in the Quaker Oats Co.'s plant, Peterborough.

— Sozsky, employed by the Steel Co. of Canada, Hamilton, was caught by his hand between wire and block and pulled round block and injuries inflicted caused death.

Peter Radeff, also employed by the above company, while standing on front end of derrick loading ore was in some way caught in driving friction about the head and shoulders and drawn in.

Mike Raite, an employee of the Canadian Steel Foundries, Ltd., Welland, was caught by suspenders in travelling shaft of crane and strangled.

George Plipechok, an employee of the Dominion Steel Foundry Co., Hamilton, was putting block of wood under wheels to stop truck, and the jar of truck coming back caused moulds to fall, pinning him between rails; he died from injuries.

Vasile Vessijohn, an employee of the Electro Metals, Ltd., Welland, went under wire netting to dust insulators and his hand came in contact with a 30,000 volt line.

Vincent Scime, employed by the Hamilton Steel Wheel Co., Hamilton, was jammed between side of car and lumber, sustaining severe internal injuries; he was resting on floor of car with the lower part of his body hanging over the side.

Vincent Doherty, an employee of the Independent Rubber Co., Merriton, was crushed between elevator and floor.

Cainter Scherzberg, employed by the Massey-Harris Co., Brantford, was caught between belt and pulley and sustained injuries from which he died.

Kosmos Stritchuk, an employee of the National Steel Car Co., Hamilton, was badly crushed about the head while loading car sides; his head was caught against side of gondola car when sides fell.

Malcolm Campbell, employed by Wilson and Sons, Fergus, was struck by a bag dropped from the storey above him, and injuries received caused his death.

Thomas Elliott, another employee of Wilson and Sons, Fergus, died from injuries received in explosion which followed fire.

James Prescott, an employee of the British American Oil Co., Toronto, died from burns caused by gas explosion.

R. J. Phillips, an employee of William Greey, Toronto, was severely burned and died of injuries.

James Geddes, employed by the Stafford Ink Co., Toronto, fell down elevator shaft.

James Prentice, employed by the Dominion Paper Box Co., Toronto, was electrocuted while working at a machine.

George Ree, an employee of the Oakville Basket Co., Oakville, fatally scalded; he stepped onto a tank to secure a log and slipped into opening in tank.

William H. Cunningham, an employee of the Oakville Leather Co., Oakville, was caught between elevator and floor.

Eakow Morgwisk, employed by the Steel and Radiation Co., Toronto, was killed by pile of shells falling and striking his head.

Frederick Wright, employed by George Weston, fell down elevator shaft.

Ross James, an employee of the Almonte Knitting Co., Almonte, was caught in shaft and killed.

James Bray, an employee, of Winnett and Wellinger, Toronto, fell down elevator shaft.

George R. Strutt, an employee of the Pembroke Iron Works, Pembroke, fell from the top of a ladder and struck his head.

George Henry Weir, employed by Watchorn and Co., Merrickville, fell into a bin while putting down wool and struck his head against a stone wall, fracturing his skull.

Arnold McDonald, an employee of the H. Mueller Mfg. Co., Sarnia, received an electric shock while cleaning out boiler in power-house.

Russell Burt, employed by the Canada Cement Co., Point Ann, was caught in slide of cement while engaged as keecher and was suffocated.

William Bothwick, an employee of the National Steel Car Co., Hamilton, died from compound fracture of the femur and severed artery; he was pushing a truck loaded with plates, when truck tipped and the plates fell on him.

In the Algoma Steel Co.'s plant, Sault Ste. Marie, the following fatalities occurred:—

John Anderson had his head cut and foot crushed off; he was struck by an engine while coming out of a trench and died from injuries.

Paul Zazulak was electrocuted; he was leaning over casing which covers pusher and shoulder bumped against main switch.

Joe Bojunka had his skull smashed and was instantly killed; he was working in a pit when cable of crane broke allowing blocks to fall.

Weldon Barr fell between cars and was disemboweled; his arm was also broken and legs severed.

G. Gunion was knocked down by an engine while crossing tracks and leg was taken off; died shortly after.

William Scott died from result of injuries received when struck by an engine while walking on a track.

Steve Renick died from burns received when steel boiled over top of ladle.

George E. Fairweather was electrocuted; while cleaning insulators on dead line slipped and in trying to steady himself touched a 10,000 volt line, and is supposed to have touched with the other hand apparatus that was grounded.

Walter Moore was lacerated about the face and wind-pipe, skull and jaws fractured; fire extinguisher burst while being used to quench fire.

William Elliott, an employee of the Northern Ontario Light and Power Co., Haileybury, came in contact with an 11,000 volt line in substation and was killed.

William Richardson, employed by the Northern Foundry and Machine Co., "Soo," was electrocuted; came in contact with live wire.

Hans Hansen, employed by N. M. Paterson and Co., Fort William, was caught in drive while oiling a shaft and was internally injured.

John McKinnon, an employee of the Spanish River Paper and Pulp Co., was wound round a shaft and sustained internal injuries: his clothes caught.

John Jazuk, also an employee of the Spanish River Pulp and Paper Co., Sault Ste. Marie, was killed by wood pile falling down.

C. C. Forneri, employed by the Canadian Northern Coal and Ore Dock Co., Port Arthur, was struck in the back by a switch engine and killed.

John Carniato, another employee of the Canadian Northern Coal and Ore Dock Co., was run over by a car and had his legs crushed, from which he died.

Robert Gourley, an employee of the Canadian Pacific Railway Co., Fort William, was crushed between two cars.

Philip Kemizuk, employed by the Dryden Timber and Power Co., Dryden, was found dead partly wound round a shaft alongside the belting; he was oiling and got caught in countershaft.

M. Hatch, employed by Horn and Co., Port Arthur, was caught in cable of unloading gear and killed.

Hector Allen, employed by Shepard and Morse Lumber Co., Ottawa, was struck in stomach by board and died from injuries.

John Beckman, an employee of the Steel Co. of Canada, Hamilton, had skull fractured by rail which came out of hanger and dropped on his head.

MACHINES AT AND CAUSES THROUGH WHICH ACCIDENTS OCCURRED.

Angle creaser	1	Explosions (boiler and other)	57
Air pump	1	Elevators and hoists	13
Asphyxiation	3	Eccentric rod pin	1
Adze	1	Falls	263
Acid fumes	3	Feed gear machine	2
Boring machines	6	Falling substances	796
Bull dozer	2	Flying missiles	134
Buffing machine	4	Foreign substance in eyes	57
Body making machine	2	Flanging machine	2
Biscuit machine	1	Facing machine	1
Brush machine	1	Garnet machine	1
Bending machine	1	Gum rollers	1
Breaker	3	Gasket lining machine	1
Burns (molten metal and other) ..	294	Grinders	16
Blood poisoning and infected wounds	133	Grinding tool	1
Bread cutter	1	Grindstone	6
Belts, pulleys and shafting	125	Hand tools	84
Barker knives	10	Hoisting chute	1
Braiding machine	1	Hook and eye machine	1
Clams	2	Heading machine	1
Cloth fulling machine	2	Hammers	11
Centering machine	1	Heeling machine	1
Copping machine	1	Ironer	1
Cogs, gears, sprockets	21	Joining machine	1
Carrier	3	Jammed between or against article.	438
Chipper	2	Jointers	25
Comber	1	Knives	3
Candy rolls	1	Knitting machines	2
Carding machines	3	Looms	5
Conveyor	10	Lathes	29
Chucks	5	Lining machine	3
Cut-off machines	8	Lacquer machine	1
Cranes	31	Moulding machine	2
Chains, cables, blocks, hooks, etc..	46	Mixer	1
Calendars	15	Milling machines	5
Cars and engines	35	Nail machines	2
Controllers	1	Nosing machines	1
Drills	26	Nailing machines	2
Draw bar machines	1	Presses	77
Disc grinder	3	Paper cutting machines	3
Dies	6	Paper reels	1
Dado machine	1	Picker	2
Driving machine	1	Printing machines	2
Divider	1	Pulp and wood	2
Embossor	1	Pairing machine	1
Extractor	1	Plunger	1
Emery wheels	31	Pinchers	1
Electricity	29	Profile machine	1

MACHINES AT AND CAUSES THROUGH WHICH ACCIDENTS OCCURRED.—*Continued.*

Pinch bar	1	Splitting machine	1
Power shovel unloader	1	Stitching machine	2
Paralytic stroke	1	Skiver	1
Plugging machine	1	Stripper	1
Reamer	4	Shaving machine	1
Rolls	1	Spacing machine (pin)	1
Rolling machines	1	Sole stamping machine	2
Rumbler	1	Sticker	3
Rivetter	6	Steam-out box	1
Re-seating machine	1	Twisting machine	1
Spider	2	Turn table	1
Sewing machines	3	Trimmer	2
Slotting machine	4	Tester	1
Spindles	3	Threading machine	3
Slitter	7	Tongs	10
Slasher	1	Tubing machine	2
Straightener	4	Tool box wheel	1
Stamping machine	1	Vise	1
Shears	30	Wire cutting machine	1
Set screws	3	Wrapping machine	3
Screw driving machine	1	Winder	20
Sand mill	1	Wood cutting machine	1
Sander	2	Wire drawing machine	1
Screw machine	1	Wire block	7
Spooler	3	Winch	1
Scalds	16	Waving machine	1
Strains, sprains and ruptures	194	Wrench	4
Suffocation	1	Wheel machine	2
Shaper	6	Wet machine	1
Saws	77	Miscellaneous, cut on ragged edges, trucks, blows, etc.	523
Squaring tool	2		

HOURS OF LABOUR.

Although not numerous, there were some breaches of the law in respect to hours of labour, which caused us to resort to the Courts. Cases of alleged illegal overtime were investigated, when it was found that several Toronto bakers were scaling bread on Sunday in contravention of Sec. 70. Other places were operating without the necessary permit, and there was also some violations of the one hour noon-day meal regulation, where the employees were allowed only 30 minutes. Upon notification from the Department, however, this was discontinued.

On all sides one hears about the loss of experienced help being a great handicap and throwing the work out of balance, and then overtime is resorted to.

A new regulation regarding the working hours of women and youths in munition factories went into effect September 1st, 1917. By this no woman, young girl or youth is permitted to work in excess of 8 hours on night shifts in munition factories, and Sunday work is entirely excluded. Nor will women or young girls who work on 8 hour shifts be permitted to be employed during any other portion of the 24 hours. Previous to this permission was granted, under Sec. 32, to employers to work women or young girls on 10 hour shifts at night, but it was found that it was not in the best interests of either employer or employee, and notice was served on all firms engaged in the manufacture of munitions that permits issued prior to August 31st would be cancelled on that date and renewals would be granted subject to the new order only.

OVERTIME PERMITS.

Applications for overtime permits exceeded those of last year, when 258 were received. During 1917, 330 were granted, as follows:—

Under Sec. 34 (Regular)	182
Under Sec. 32 (Munitions)	94
Under Sec. 70 (Sunday Work, Bakeshops)	40
Under Sec. 70 (Holiday Trade)	3
Under Sec. 70 (Setting Sponge)	11
Total	330

The usual reasons were assigned for applications, shortage of help and exigencies of trade. Renewals were applied for in places engaged on munitions and granted under the new regulation. Four of the above permits were issued to bakers in Hull, Que., to sell bread in Ontario, without which permission it is illegal. An application for overtime was received from a firm manufacturing condensed milk, on the grounds that their production was being shipped to England and France in large quantities, and constituted perishable goods. As Sec. 34 permits females to work not later than 9 p.m. a compromise was made allowing them, under Sec. 32, to work until 11 p.m. Saturday nights for seven months, which was all that was permissible, the work being largely a commercial proposition and not wholly for military purposes.

COMPLAINTS.

All complaints received during the year were carefully investigated, and nothing that could be done to remedy irregularities thus brought to light has been left undone. About 50 per cent. were upheld, the remainder being quite groundless or sustained only in part. These were varied, and related to child labour, hours of employment, ventilation, unsanitary conditions and temperature. It might be noted here that the Act requires the temperature to be not less than 60 deg. F.

Only a few were anonymous, which is gratifying, for unless the name of the complainant is known there is no way of advising him that steps are being taken to remove the cause. Complaints are appreciated and are treated confidentially.

The law in respect to the hours of labour was fairly well observed. In a few cases it was necessary to have recourse to the courts. Cases of illegal overtime on investigation were found in several Toronto bakeries, where bread was being scaled on Sunday in violation of Sec. 70.

Many employers attempt to justify their violation of the Act on the ground of loss of skilled male labor through enlistment and similar causes.

CHILD LABOUR.

Inspections made for the express purpose of enquiring into reported violations of the child labour law disclosed the fact that while a number of children under 14 years of age were employed in factories, there has been no serious increase, but in order to check any tendency in this direction 12 prosecutions were instituted. It is apparent, however, that advantage was taken of the conditions brought about by the war, and again shortage of help and ignorance of child's age were pleaded, and although the age is sometimes misrepresented by the applicants, still their word is too often taken without question. The parents of a child were prosecuted this

year for permitting her to impersonate her dead sister, whose birth-certificate she made use of for this purpose. With the co-operation of the Truant Officer, the discharged children were sent back to school. Warnings were issued to employers against further offences.

Every effort has been made by the Department to enforce the section of the Factory Act dealing with child labour.

CHINESE LAUNDRIES.

Reports on Chinese laundries show improvement in the condition of these places. With few exceptions, those inspected this year are reported to be in good or fair condition and former recommendations complied with. The cause of comment on the few requiring attention was general uncleanness, and in these cases a warning was sufficient. Whitewashing, papering and general repairs were also needed in some places, but this duty devolves as a rule on the landlord.

SAFETY.

About 50 per cent. of the orders issued this year related to the safety of employees. This covers the erection of fire escapes or repairs, proper equipment of elevators, guards for machinery and electrical devices, fencing or railing of dangerous places, and other precautionary measures where there was a possibility of accidents. Occasionally a little opposition is met with from some who, having been immune from accidents for a number of years, have no fear and are loathe to adopt new methods, but as a rule few objections are raised and each year much good work is accomplished. An improvement noted in one of the plants inspected was the adoption of a system of guarding all belts and pulleys to a height seven feet from the floor. The substitution, too, of cylindrical or safety round heads for square heads on jointers or buzz planers, has been urged, and a large number of plants are making this change. The round head has without doubt the advantage over the square head in that it fills the gap or throat of the machine table, and the knives project so little that if the hands of the operator should come in contact with them they could not be seriously mangled. Used in conjunction with the usual guard it should go far to lower the number of accidents on those machines.

Efforts are also being made to have all projecting set screws replaced by "safeties." These "safeties" may be procured from Ontario firms whose names will be furnished on application.

ELECTRICAL POWER.

Opinions differ as to the pressure at which electric currents become hazardous. In many cases mild currents have caused accidents by the operator receiving a moderate shock, causing him perhaps to fall into a dangerous place or drop a tool or other article on some one below: it may also interfere with the full performance of the work he is engaged in at the time. It therefore follows that all persons working in places where electrical equipment is used should be made acquainted with the dangerous parts of such machinery and its connections, as well as with methods of artificial respiration and other safeguards. I would recommend that complete directions on artificial respiration should be posted in a conspicuous place in each factory. Inexperienced or partly inexperienced men should be instructed by a man of experience, and he should be subsequently examined in the presence of

one of the chief executive officers by the experienced man, who should see that the new hand had not only confidence, but the necessary knowledge to proceed with the work. Employees and others should be instructed in the use of safety appliances, and that it is quite imprudent to place too much dependence upon them, as they are only procured as an additional safeguard. Danger signs showing general safeguards that should be made part of the rules should be posted in conspicuous places around the factory showing what should be done when an accident happens: also general safeguards for workman, rules for the use of switches, grounding and insulation, switchboard safeguards, fuses, construction and cut-outs, treatment and artificial respiration.

FIRES.

A fire which occurred in the Simeoe Canning Co.'s plant, Simeoe, caused by benzol gases coming in contact with the open flames, was investigated by our Chief Inspector, Mr. J. T. Burke, and Mr. Bostock, Industrial Chemist, and the following rules recommended:—

“All rooms where explosive gases or vapours are used or generated should be tightly enclosed or isolated from the rest of the plant.

“It is imperative that tanks, pipes, valve connections, etc., should be kept tight, and sufficient time should be allowed for all gases and vapours to escape from vessels before work of any kind is done on them. The best method of removing them is by producing a current of air.

“No open light or flame of any kind, nor any machine, belt or shafting capable of causing a static spark should be allowed in the room, and all shafting and machines with belts liable to cause a static electric spark should be well grounded.

“Only incandescent lights should be used, and these should be of a double globe, vapour proof, and keyless type. It is also important that all switches, fuses, etc., should be located outside the room.

“Danger signs should be posted on all doors leading to such rooms to convey a warning against carrying open lights of any kind into such rooms.

“Lining machines should have dryers connected with an exhaust fan so as to remove all gases forming in the dryer.

“A number of small-sized steam-pipes with an exhaust outside in order to secure an adequate number of heat units, or electric heaters, should be substituted for gas heaters in dryers.”

Benzol vapours being heavier than air, a proper system of ventilation, including an exhaust suction fan, should be arranged. Such vapours or gases spread out, mixing with the air throughout the room, and will percolate through the floor or wall openings. We find that explosions are frequently caused by these vapours reaching open fires or lights in places quite removed from the course of vapour, and when such an explosion occurs it generally covers a large area in the form of a quick flash with intense heat, killing or injuring in many cases all persons within a wide area.

SANITATION.

Reports on sanitary conditions in many of the places visited indicate a lack of sufficient closet accommodation, uncleanness, unsuitability of location of conveniences, and also a want of washing facilities. These irregularities received prompt attention. Further recommendations were made in regard to general cleanli-

ness, such as are necessary from year to year, sweeping of floors and stairways, whitewashing, scrubbing, etc.—a daily cleaning. It is apparent that a due regard for cleanly conditions requires to be urged frequently. Some appeared as if nothing in the way of cleanliness had been attempted since the former inspection, and notice was given of prosecution if recommendations made were not complied with forthwith. A certain biscuit factory was reported as being in a filthy condition, work-rooms as well as conveniences requiring much cleaning. These are of course the exceptions, other places inspected were well ordered and had every appearance of being well kept at all times. The conditions under which the girls work in one of the munition plants inspected is worthy of note. The Inspector says: "All wear caps and tight fitting gowns, the place is clean and well lighted, and not overcrowded, and there is a rest-room for the girls. All the work is day work, 10 hours; if piece workers get through before the 10 hours they stop."

TOWNS INSPECTED.

DISTRICT No. 1.

Big Lake	1
Blind River	3
Burk's Falls	3
Cache Bay	1
Callander	2
Chapleau	3
Cobalt	8
Cochrane	3
Cutler	1
Deer Lake	1
Desbarats	1
Devon	1
Dryden	3
Emo	2
Espanola	2
Fort Frances	9
Fort William	150
Gore Bay	1
Haileybury	4
Haldane Hill	2
Hymers	1
Ignace	1
Iroquois Falls	1
Jacksonboro	1
Kearney	2
Keewatin	3
Kenora	8
Latchford	4
Little Current	3
Magnetawan	3
Manitowaning	2
Marksville	1
Milnet	1
Monteith	1
Murillo	1
Nesterville	1
New Liskeard	3
Nicholson's Siding ..	1
North Bay	10
Osaquan	1
Port Arthur	108
Powassan	1
Providence Bay	1
Rainy River	3
Richard's Landing ..	2

Rocky Inlet	17
Rosslyn Village	17
Sault Ste. Marie ...	41
Scotia Jct.	1
South River	3
Spanish Mills	1
Spring Bay	1
Sprucedale	2
Spragge	1
Stanley	1
Steelton	15
Sturgeon Falls	4
Sudbury	32
Sundridge	1
Thessalon	5
Timmins	1
Trout Creek	2
Trout Mills	1
Whitehall	1

DISTRICT No. 2.

Toronto	1,279
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DISTRICT No. 3.

Burlington	5
Freeman	1
New Toronto	6
Oakville	2
Toronto	1,168

DISTRICT No. 4.

Acton	4
Allandale	1
Alliston	5
Alton	4
Aurora	7
Ayr	4
Bala	2
Barnsdale	2
Barrie	12
Beeton	3
Bolton	3
Brampton	28
Bridgeport	1
Campbellville	1

Cataract Jct.	1
Collingwood	17
Elgin House P.O., Muskoka	2
Elora	6
Elmira	11
Falding	2
Fergus	6
Galt	103
Georgetown	12
Gordon Bay	1
Glen Williams	2
Guelph	70
Harriston	9
Hespeler	11
Huttonville	1
Kitchener	124
Midland	15
Mildmay	4
Milton	8
Mount Dennis	3
Newmarket	6
Nobel	6
Norval	1
Orangeville	4
Orillia	12
Otter Lake	1
Owen Sound	30
Palmerston	7
Parry Sound	11
Penetanguishene ..	29
Port Carling	2
Port Elgin	1
Preston	4
Roderick	1
Rosseau Falls	3
Muskoka P.O.	1
Southampton	6
Sucker Lake	1
Toronto	163
Tottenham	5
Turtle Lake	1
Walkerton	8
Waterloo	3
Weston	10
Wiarton	7
Woodbridge	3

TOWNS INSPECTED.—Continued.

DISTRICT No. 5.					
Alfred	8	Navan	1	Winona	1
Alexandria	16	Newington	4	Woodstock	45
Almonte	17	Northfield	2	DISTRICT No. 7.	
Apple Hill	4	Ormand	3	Ailsa Craig	8
Appleton	1	Osgoode Station	2	Alvinston	5
Arnprior	21	Oxford Mills	2	Amherstburg	4
Athens	6	Ottawa	490	Arkona	4
Aultsville	5	Osnabruck Centre ..	2	Blenheim	5
Avonmore	2	Pembroke	62	Blyth	8
Bainsville	1	Perth	19	Bothwell	9
Barry's Bay	2	Plantagenet	2	Brigden	4
Bear Brook	1	Prescott	27	Chatham	78
Berwick	3	Renfrew	37	Clinton	20
Billings Bridge	3	Rockland	12	Comber	3
Blakeney	1	Russell	3	Courtwright	1
Bourget	4	St. Raphael	1	Crediton	3
Braeside	1	Sand Point	1	Dashwood	6
Brockville	41	Smith's Falls	24	Dresden	7
Burritt's Rapids	3	South Indian	2	Dublin	2
Calabogie	2	Vankleek Hill	11	Dutton	15
Caladonia	3	Vars	2	Essex	8
Cardinal	7	Vernon	1	Exeter	17
Carleton Place	20	Westboro	2	Forest	19
Carp	4	Westport	7	Fullerton Corners ..	1
Casselman	6	Williamstown	5	Glencoe	12
Chesterville	5	Whitney	1	Goderich	34
Clarkson	1	Winchester	6	Granton	2
Cornwall	26	DISTRICT No. 6.		Hensall	9
Crysler	3	Aylmer	7	Kincardine	26
Cumming's Bridge ..	4	Burford	4	Kingsville	9
Dalhousie Station ..	3	Beamsville	5	Kintore	1
Dominionville	1	Brantford	110	Leamington	12
Douglas	2	Bridgeburg	19	Listowel	13
Dunvegan	1	Brownsville	4	London	328
Eastview	1	Caledonia	4	Lucan	4
Eganville	7	Chippewa	2	Lucknow	13
Finch	6	Crystal Beach	1	Merlin	2
Gananoque	24	Delhi	3	Millbank	2
Glen Robertson	1	Dundas	20	Milverton	6
Glen Roy	3	Dunnville	9	Mitchell	20
Greenfield	1	Fonthill	1	Mount Brydges	4
Green Valley	3	Fort Erie	3	Parkhill	13
Hammond	2	Grimsby	18	Peele Island	1
Hawkesbury	17	Hamilton	510	Petrolia	21
Hull	6	Hickson	2	Point Edward	4
Iroquois	8	Humberstone	3	Port Stanley	2
Kemptonville	11	Ingersoll	21	Ridgetown	29
Kenmore	3	Merrittton	14	Rodney	6
Killaloe	2	Niagara Falls	50	St. Mary's	28
Lanark	5	Norwich	7	St. Thomas	79
Lancaster	9	Oterville	3	Sandwich	2
Laurentian View	1	Paris	16	Sarnia	90
Leonard	1	Port Colborne	4	Seaforth	25
L'Orignal	1	Port Dover	6	Stratford	52
Lochiel	2	Port Dalhousie	3	Strathroy	32
Lunenburg	1	Port Robinson	2	Thamesville	10
Lyndhurst	6	Ridgeway	2	Thedford	2
McCrimmon	1	St. Catharines	66	Thorndale	3
Madawaska	2	St. George	7	Walkerville	81
Maxville	6	Simcoe	16	Wallaceburg	13
Merrickville	7	Springfield	4	Watford	8
Mille Roches	3	Tavistock	4	West Lorne	9
Monklands	2	Thorold	16	Windsor	112
Morrisburg	11	Tillsonburg	15	Wingham	35
Moose Creek	1	Waterford	6	Wyoming	4
		Welland	34	Zurich	7

TOWNS INSPECTED.—Continued.

DISTRICT No. 8.		DISTRICT No. 10.	
Actinolite	1	Almonte	16
Antioch	1	Aurora	10
Arden	1	Barrie	26
Balsam	1	Belleville	51
Barkway	1	Brampton	12
Beaverton	5	Carleton Place	22
Belleville	58	Cobourg	28
Birdsall	1	Collingwood	29
Bloomfield	5	Cornwall	14
Bobcaygeon	5	Dresden	12
Bob's Lake	1	Elora	4
Bowmanville	10	Elmira	11
Bracebridge	17	Fergus	16
Brechin	4	Georgetown	13
Burnt River	1	Glen Williams	2
Burnley	1	Guelph	159
Campbellford	7	Kingston	27
Cannifton	1	Kitchener	76
Cannington	3	Lindsay	11
Cataragui	1	Meaford	41
Cavan	1	Mount Dennis	1
Centre Dummer	1	Newmarket	15
Chapman P.O.	1	North Bay	36
Cherry Valley	1	Oshawa	68
Claremont	3	Ottawa	169
Clarina	2	Owen Sound	43
Consecon	2	Pembroke	20
Corbyville	1	Peterborough	78
Dartford	2	Port Hope	38
Demorestville	1	Renfrew	44
Deseronto	24	Rockwood	2
Donald	1	St. Jacob's	3
Elmbrook	1	Sarnia	13
Frankford	4	Stratford	27
Fenelon Falls	9	Trenton	46
Fraserburg	1	Toronto	292
Glen Miller	2	Walkerton	12
Goodwood	2	Wallaceburg	46
Grassmere	2	Waterloo	7
Gravenhurst	8	Warton	23
Greenwood	1	Smith's Falls	23
Haliburton	6		
Hall's Bridge	1		
Harrowsmith	3		
Hastings	12		
Hillside	1		
Hillier	1		
Hoads	1		
Huntsville	2		
Indian River	2		
Keene	2		
Kilworthy	1		
Kingston	59		
Kinmount	4		
Koshee	1		
Lakefield	9		
Lang	1		
Leaside	1		
Longford	2		
Lindsay	28		
Little Britain	1		
Lorneville	1		
Lynden	1		
Manilla	1		
Maple Lake	2		
Markham	1		
Millbrook	7		
Miner's Bay	1		
Mount Albert	5		
Mountain Grove	1		
Napanee	15		
Nogies Creek	1		
Norland	1		
Northport	2		
Norwood	8		
Novar	5		
Oakwood	1		
Oniemee	5		
Orono	2		
Oshawa	10		
Parham	3		
Peterborough	32		
Pickering	1		
Pictou	9		
Point Ann	1		
Port Hope	3		
Port Perry	8		
Port Milford	3		
Ringwood	1		
Rosedale	1		
Roseneath	1		
Sanford	1		
Severn Bridge	2		
Sharbot Lake	1		
South Bay	1		
Southwood	2		
Stirling	2		
Stouffville	2		
Sunderland	4		
Sutton	4		
Sydenham	3		
Thomasburg	2		
Tichborne	4		
Todmorden	1		
Toronto	171		
Trent River	2		
Trenton	15		
Tweed	6		
Udney	3		
Udora	2		
Unionville	1		
Uxbridge	14		
Vallentyne	1		
Vankoughnet	1		
Verona	2		
Warkworth	3		
Wagarville	1		
Warsaw	5		
Wellington	7		
West Guildford	3		
Westwood	3		
Whitby	7		
Wilfrid	1		
Woodville	3		
Young's Point	2		
Strathcona	1		
DISTRICT No. 9.		DISTRICT No. 11.	
Hamilton	28	Amherstburg	1
St Thomas	6	Aylmer	5
London	13	Brantford	24
Toronto	1,665	Bridgeburg	6
		Burlington	1
		Chatham	18
		Crystal Beach	2
		Delhi	2
		Elie Beach	1
		Essex	1
		Freeman	2
		Grimsby	2
		Hamilton	45
		Ingersoll	5
		Leamington	4
		London	56
		Merritton	2
		Niagara-on-the-Lake..	1
		Niagara Falls	23
		Paris	7
		Port Dalhousie	3

TOWNS INSPECTED.—*Continued.*

Port Dover	2	Thamesville	1	Waterford	2
Sandwich	1	Thorold	2	Welland	13
St. Catharines	29	Tillsonburg	5	Windsor	12
St. David's	1	Toronto	191	Winona	1
St. Thomas	15	Vittoria	1	Woodstock	12
Simcoe	12	Walkerville	7		

Respectfully submitted,

JAMES T. BURKE,

Chief Factory Inspector.

Toronto, 1917.

REPORT OF CHIEF INSPECTOR OF STEAM BOILERS

Department of Public Works,

Office of the Inspector of Steam Boilers.

October 31st, 1917.

*W. A. Riddell, Esq., M.A., Ph.D., Superintendent Trades and Labour Branch,
Department of Public Works, 15, Queen's Park, Toronto.*

SIR,—I have the honour to submit my Fifth Annual Report of the work done by the Boiler Inspection Section of the Trades and Labour Branch of the Department of Public Works, during the year ending October 31st, 1917.

The following is a summary of the work performed:—

DRAWINGS AND SPECIFICATIONS SURVEYED AND REGISTERED.

Boilers	75
Boiler Fittings	31
Digesters	2
Other pressure vessels	6
Pipe Lines	40
Superheaters	3
	157

INSPECTION WORK.

Number of New Boilers Inspected:—

Ontario	235
United States	53
Great Britain	18
	306

Number of boiler plates inspected	1,522
Number of boiler plates condemned	14
Number of used boilers inspected	869
Number of used boilers found defective	535
Number of used boilers condemned for high pressure work	38
Number of used boilers on which pressure was reduced to ensure factor of safety	510
Number of used boilers ordered to be extensively repaired	90
Number of safety valves requested to be removed	227
Number of steam gauges removed	102
Number of visits made in inspecting boilers	1,326
Number of digesters inspected	7
Number of superheaters inspected	19
Number of pipe lines examined after completion	14
Number of special inspections made	40
Number of pressure tanks inspected	10

MISCELLANEOUS.

Class "A" certificates issued	298
Class "B" certificates issued	608
Class "B" certificates issued at \$1.00	3
Heating certificates issued at \$1.00	185
Letters—Inwards	3,177
Letters—Outwards	4,474
Telegrams—Inwards	94
Telegrams—Outwards	106

REVENUE STATEMENT.

Designs:—

Fees	\$991 00
Expenses	6 50
Customs Duty	86
	\$998 36

Inspections:

Fees	\$5,984 86
Class "B" certificates issued at \$1.00	3 00
Heating certificates issued at \$1.00	185 00
Exchange on cheques	30
Travelling expenses	3,609 59
	9,782 75

Total	\$10,781 11
Less amount outstanding at end of fiscal year	192 10

Amount remitted to treasury	\$10,589 01
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Last year the number of new boilers built for our Province was still low, owing to the inability of our manufacturers to obtain boiler plate, boiler tubes, etc.

By reason of this scarcity of boiler material we have had to deviate slightly from the specifications set out in our regulations in regard to the material used in the construction of several new boilers, and those concessions granted by us were much appreciated by the manufacturers and purchasers of the boilers. No concessions, however, were granted where any element of danger was involved.

It may be of interest to know that $\frac{1}{4}$ -in. to $\frac{1}{2}$ -in. boiler plate, which sold in car lots before the war at \$1.65 per hundred pounds, is to-day selling at \$13.00 per hundred pounds; 3-in. tubes sold at 14 cents per foot, and to-day's price is 50 cents per foot, with no guarantee of delivery. The Chief Inspector called upon a manufacturer a short time ago and was informed he was then receiving a shipment of boiler plate, the order for which had been placed nineteen months ago.

On the other hand, the number of inspections we have been called upon to make of second-hand boilers has been abnormally high, rendering our inspection work more rigorous, because the risk in the use of second-hand boilers is considerable, when the quality of material, the method of construction, workmanship, etc., cannot be ascertained. A number of explosions of second-hand boilers have occurred which were purchased and put into use without having first been carefully and judiciously examined by competent inspectors. Since our Act became effective, we have had at least two cases of explosions, with fatal results, which could have been averted by proper inspection. In both instances the boilers were purchased prior to July, 1913, and if inspections were made, the persons who carried out this work appeared to be totally ignorant of the rudiments of boiler construction and inspection.

From time to time a number of violations of our Act have been brought to my notice, some of which I am satisfied were not wilfully committed, but of others that cannot be truthfully said.

We have done our utmost by advertising in trades' journals, and by circular letters, etc., to inform the public of the requirements of the Steam Boilers' Act and Regulations, but infringements continue to be made. From the experience we have had I fully believe this trouble will exist until we have Inspectors located permanently in different parts of the Province.

During the month of May, Inspector Quesnel resigned to accept a position with the John Inglis Co., Ltd., as shop inspector. We regretted Mr. Quesnel leaving us, because before his appointment here he was engaged with one of the Boiler Insurance Companies in Toronto, and was thoroughly conversant with our requirements and the importance of real boiler inspection.

During the month of February our offices were moved from the Parliament Buildings to No. 15, Queen's Park, where we are now comfortably located. We, however, have only three rooms in our suite of offices, but I believe that arrangements will be made in time whereby the necessary space will be provided.

Besides our usual work we have made throughout the year many special inspections, and given engineering advice on the request of various manufacturing concerns. This work was not confined to boiler installations, but embraced engineering equipment, such as mechanical stokers, locomotive engines, fire engines, vulcanizers, autogenous welding apparatus, sterilizers, air tanks, factory power plants, etc. For these inspections we usually charged the regular boiler fee prescribed by law.

In the month of April the plant of William Kellogg Co., Engineers, New York, was visited, and in March the Walworth Manufacturing Co., Boston, Mass., with a view to learning their methods of welding pressure vessels. These companies have recently been doing a large amount of work in Ontario, chiefly in connection with steam pressure vessels and steam piping. It is very important that the welds in this class of work be carefully made, as the safety of the vessel in most cases depends on the soundness of these welds. The art of autogenous welding is comparatively new in Canada, there being no companies here doing such work, except on a very small scale.

On this date the works of the Babcock and Wilcox Co., Bayonne, N.J., manufacturers of the well known B and W water tube boilers, was also visited. Several boilers for Ontario were being built at the time of our visit, and good use was made of this opportunity to examine these boilers. The work of fabrication throughout was found to be entirely satisfactory and in strict accordance with the designs approved by this Department.

In June—27th to 29th—the Chief Inspector attended the Twenty-ninth Annual Convention of the American Boiler Manufacturers' Association, in Pittsburgh, Pa., where he delivered a short address on "The History of Boiler-making in Canada." The members of the Association present at the conference were invited, at the close of the meeting, to visit the works of the Carnegie Steel Co. and the National Tube and Iron Works, of Pittsburgh, Pa. As both of these corporations are large manufacturers of boiler material, the visits were most instructive.

In December we were urgently called upon to examine two H.R.T. boilers at the plant of the Electric Steel Co., of Welland, Ont. On inspection it was found that the firesheets of both boilers had bulged to a dangerous extent, necessitating the immediate shutting down of the plant. The boilers in question had only been working about six months, and the owners were of the opinion—before we investigated the matter—that they had been sold defective boilers.

The cause of the distortion of the firesheets was due to an oil deposit on the heating surfaces. The oil had found its way into the boilers with the exhaust steam from a feed pump. An oil separator was fitted on the exhaust line, but this fitting proved itself to be of little use in performing the function for which it was installed.

Both boilers required extensive repairs and had to be shipped back to the manufacturers to have this done, at a cost of \$2,500 and at great inconvenience to the owners, whom we advised of the proper method of guarding against future trouble of this kind. The boilers had not been inspected since installation up to the time of the accident.

EXPLOSIONS.

The vertical boiler used for heating the premises of the E. Long Manufacturing Co., Ltd., of Gravenhurst, and operated at a pressure of from five to ten pounds, exploded on February 6th. The actual property damage caused by the explosion was small, being confined to the destruction of the boiler and the roof of the boiler-house. Fire followed, however, which completely destroyed the works. The night-watchman, John Stoner, was killed.

The boiler failed in the top head, which was cast iron. This head had broken into a number of pieces and was torn completely from the shell, by cracking from rivet hole to rivet hole, in the head girth seam. Apparently the head opened up across the manhole, the head girth seam being the last to give way. The manhole cover to which the spring pop safety valve was attached could not be found. The safety valve was set to operate at 25 pounds, and it was said to have been operating well at that pressure.

We understand the boiler had been subjected to a hydrostatic test of 175 pounds, in the summer of 1916, and this had undoubtedly put an injurious strain on the boiler, causing a weakness which made it unfit for the pressure at which it was then being operated.

The foregoing is an instance of permanent injury being done to a boiler by the application of an unduly high hydrostatic pressure, resulting in explosion and loss of life. An experienced Inspector would never have applied a test pressure of such magnitude to a boiler which carried a maximum working pressure of 25 pounds.

On May 31st, a fatal steam line explosion occurred at the plant of the Canada Cycle and Motor Co., Weston, resulting in the death of George Nicholls, and injuries to another man. The explosion was caused by the bursting of a defective "T" fitting, situated at the end of a branch line connecting a fire underwriter's pump to the main steam line.

On investigation it was found that the fitting, commercially known as "Standard Weight," was much too thin for any steam pressure. The body measured only 3-16 in. on the one side, and barely $\frac{1}{4}$ in. on the other side. The metal on the thin side of the casting was further weakened by impurities.

The use of extra heavy fittings is now being recommended where standard weight fittings were formerly used.

On the 19th June a boiler exploded in the Trewern Cheese Factory, near Peterborough, owned by Mr. Chittick, resulting in his death and the total destruction of the factory. On investigation we found unmistakable evidence of gross negligence in the care of the boiler during its use.

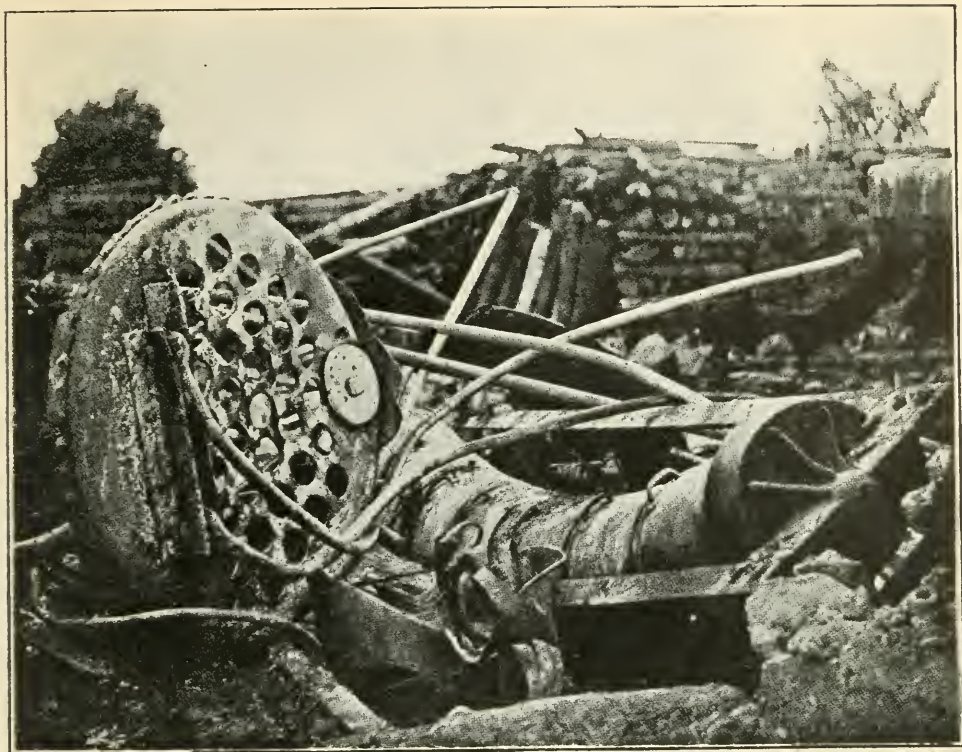
The boiler was 36 in. in diameter by 10 ft. long, made of iron plate in four courses; the second course being made up of five pieces, some of which were patches. The boiler was a very old one, built probably forty to fifty years ago, and was very badly designed. The manhole opening was cut with its long axis running



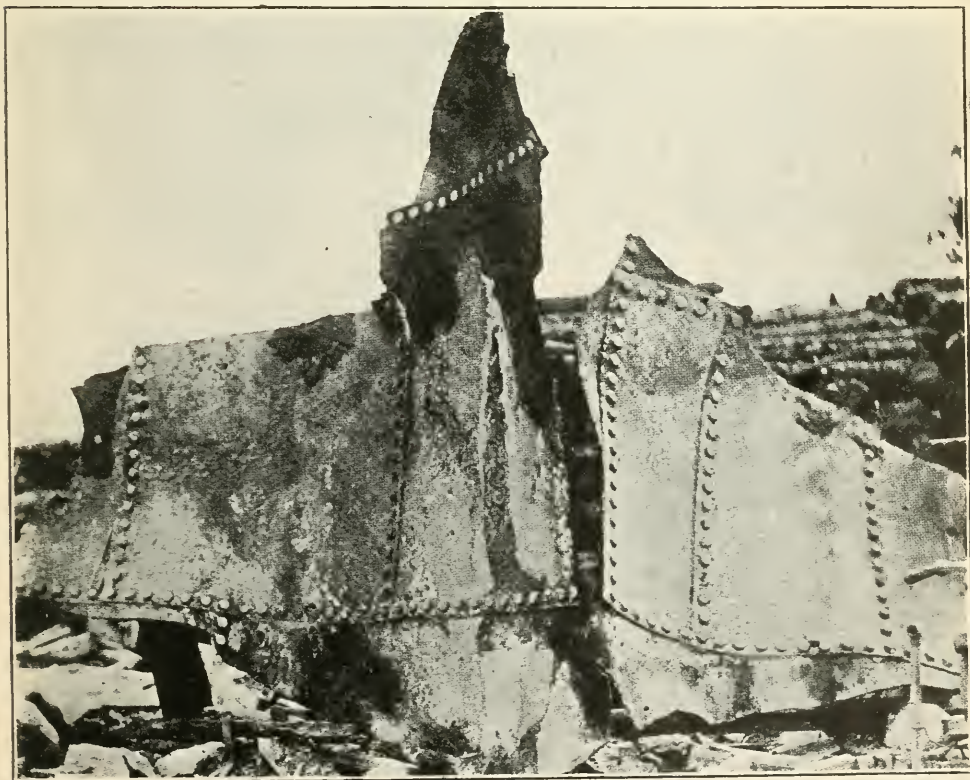
Photograph No. 1, shows the wrecked factory. (See p. 82.)

longitudinally with shell of the boiler, and insufficiently reinforced by a 3 in. by $\frac{1}{2}$ in. ring secured to the shell by eight $\frac{5}{8}$ in. rivets. Six of these rivets had been broken off for some considerable time, permitting steam to escape through the rivet holes and between the reinforcing ring, corroding the plate and ring. The strength of the shell at the manhole opening as a consequence was greatly reduced, the plate being wasted almost entirely away in some places.

The condition of the boiler must have been known to the owner, although the danger was not apparent, because a special packing ring had been used in attempting to keep the manhole door tight.



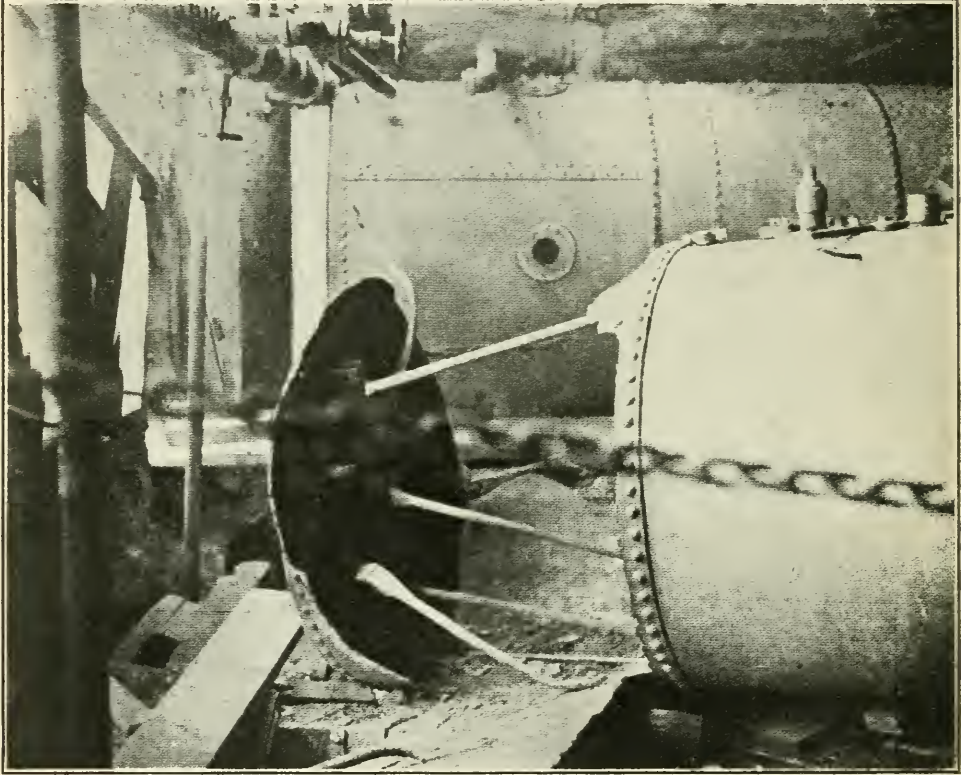
Photograph No. 2, shows one of the heads of the boiler.
(Trewern Cheese Factory. See p. 82.)



Photograph No. 3, shows part of boiler shell. Note the number of plates.
(Trewern Cheese Factory. See p. 82.)

In July, a compressed air tank in the South Works of Goldie and McCulloch Co., Ltd., Galt, Ont., exploded. Fortunately no person was injured, and the damage to property was small.

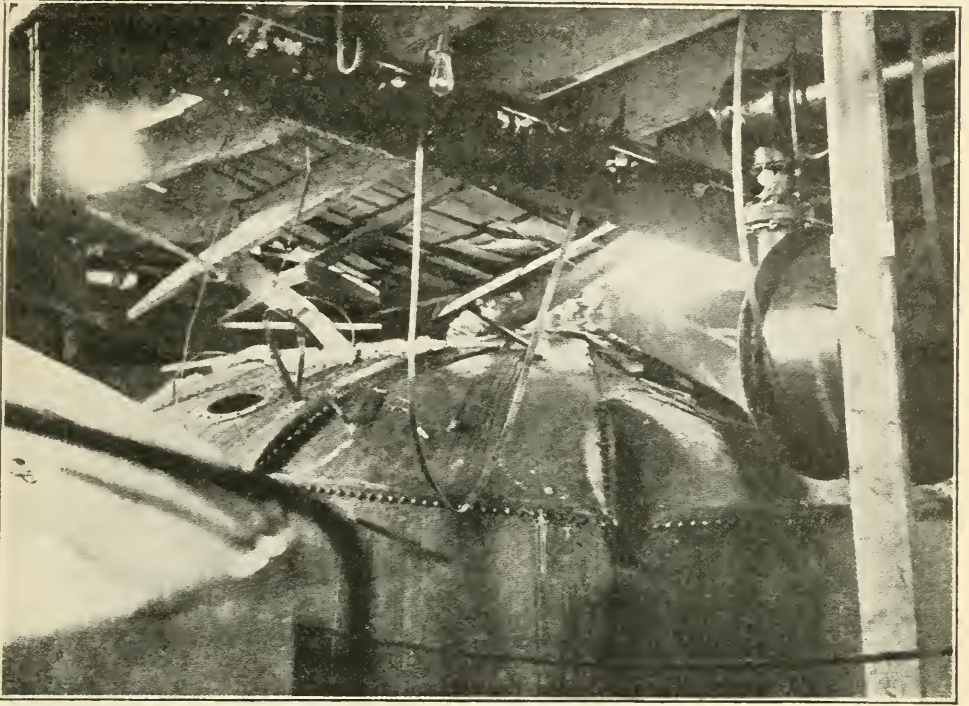
The pressure carried at the time of the explosion was eighty pounds.



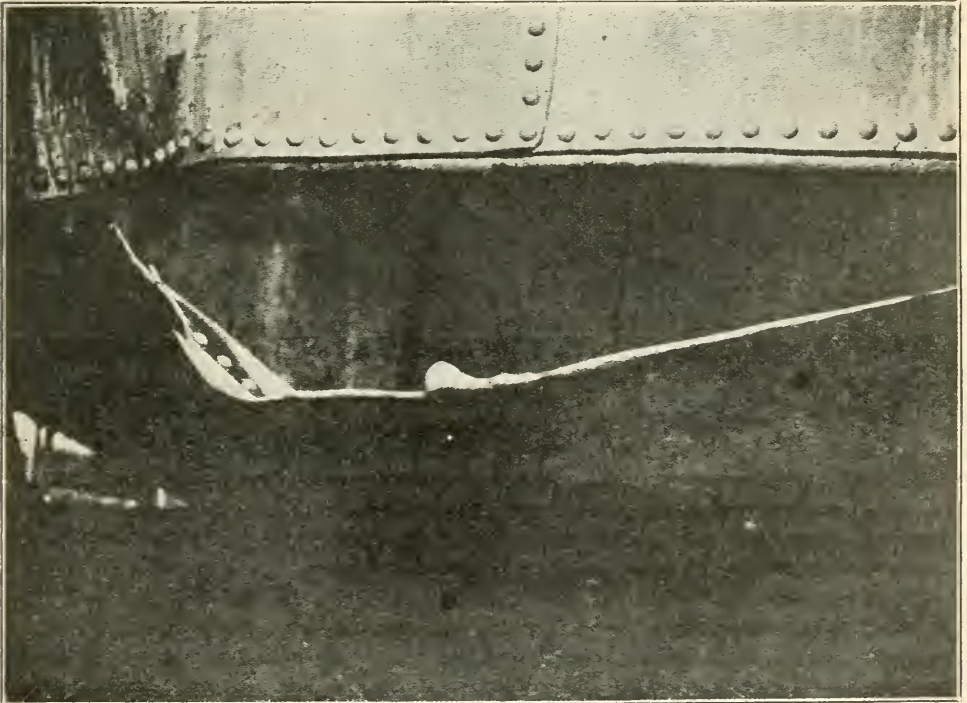
The above is a photograph of the ruptured vessel, and it is interesting to note that the plate did not give way between the rivet holes, but tore through the solid plate.

This tank had been in use for ten or fifteen years and appears to have been constructed from an old boiler shell.

No provision has been made in our Act for the inspection of air receivers, although we have examined a number of them on the request of the manufacturers. These vessels explode from causes much similar to those which bring about the explosions of steam boilers, and several very serious accidents of this kind have been reported to us at different times.



Photograph No. 1, shows the damage to tank top and ceiling of building, caused by impact.

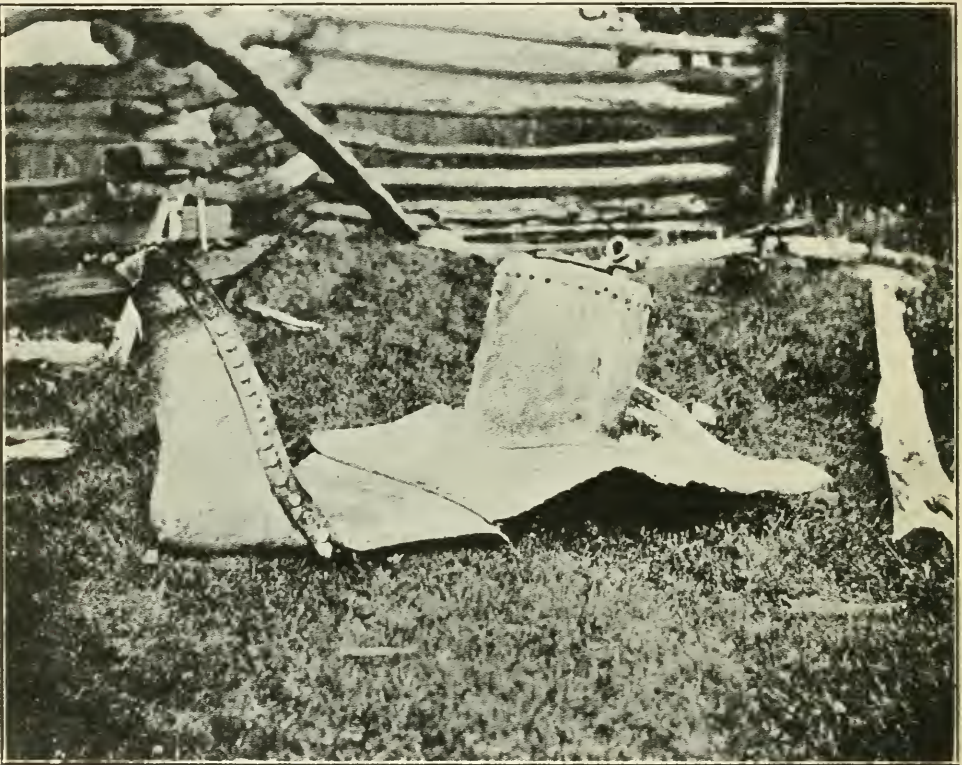


Photograph No. 2, shows the bottom of the tank, which ruptured around the heel of the flange, the head being originally flat.

On the preceding page are photographs of a tank which contained hydrogen gas, and which exploded in Toronto. The property damage was large, but fortunately there was no loss of life.

On the request of owners, who desired to have certificates, inspections were made of a number of similar tanks. It was found that they were unsuitable for the pressures to be carried, without first being properly strengthened at certain points. Advices were complied with, without exception, and official certificates were issued for the desired pressures.

In August, a sterilizer in the sterilizing room of the Davisville Military Hospital exploded, and a military official and a nurse narrowly escaped injury.



Photograph No. 4, shows the steam dome and part of the shell which was blown one hundred yards from the scene of the explosion.
(Trewern Cheese Factory. See p. 82.)

The exploded vessel had only been in use for a short period. It was small in capacity and carried a pressure of about fifteen to twenty pounds. The vessel was entirely destroyed; one head was blown across the room, coming to rest after striking the opposite wall with considerable impact. A number of windows were broken by the concussion.

At the request of the Military Hospitals Commission several of their sterilizers in various hospitals were inspected, and it was discovered that the construction of the heads of these vessels was weak, two of them bursting at 50 pounds hydrostatic pressure. Since this investigation of the matter the manufacturers of these vessels have agreed to make them of heavier material, so that it is not anticipated that further accidents along this line are likely to recur.

In March, a vulcanizer being operated in an establishment on Yonge Street, Toronto, exploded, severely injuring the attendant and causing considerable property damage.

The vulcanizer was made of cast iron and carried a pressure of 50 pounds at the time of the explosion. On investigation, it was found that the material of which this vessel was constructed was of very inferior quality.

Owing to the great increase in the use of automobiles a large number of automobile repair shops are installing vulcanizers, many of which we consider are too light in construction for the steam pressures at which they are operated.

This is not the first instance we have had of a vulcanizer exploding, and as they are part of a steam boiler equipment, they come under the jurisdiction of the Steam Boilers Act.

The registration of vulcanizer designs has not as yet been called for, but it is intended to do so in the near future.

On the 24th October, a horizontal return tubular boiler was inspected operating in a factory employing from thirty to forty hands. The boiler was not fitted with a safety valve of any kind, and the only means of feeding was to allow the steam pressure to subside, when water would gravitate from a spring outside the factory into the boiler.

It was only a matter of time until this boiler would have exploded.

I have the honour to be,

Sir,

Your obedient servant,

D. M. MEDCALF,

Chief Inspector of Steam Boilers.

REPORT OF INSPECTOR OF LABOUR AGENCIES

W. A. Riddell, M.A., Ph.D., *Superintendent, Trades and Labour Branch.*

SIR,—I have the honour to submit herewith the first annual report of the Inspector of Labour Agencies.

HAROLD C. HUDSON,
Inspector of Labour Agencies.

Toronto, 1917.

The Legislature of the Province of Ontario during the Session of 1917 passed an Act respecting Private, Voluntary and Municipal Employment Bureaux. It was provided that the Act should come into force on the first day of July, 1917, and should be administered by the Superintendent of Trades and Labour in accordance with the terms of the Act and the regulations issued thereunder by the Lieutenant-Governor-in-Council. On account of unavoidable delays in the drafting of the regulations the Act was not put into full effect until after the conclusion of the fiscal year 1916-17. The provisions of the Act and the regulations issued thereunder follow:

AN ACT RESPECTING PRIVATE, VOLUNTARY AND MUNICIPAL EMPLOYMENT BUREAUX.

HIS MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. *Short Title.*—This Act may be cited as The Employment Agencies Act, 1917.

2. *Interpretation.*—In this Act,—

(a) “*Employment Agency.*”—“Employment agency” shall mean and include the business of procuring workmen, artificers, labourers, domestic servants and other persons for the performance of skilled or unskilled labour and the business of procuring employment for such classes of persons or any of them:

(b) “*Private Employment Agency.*”—“Private employment agency” shall mean an employment agency in which the business of an employment agency is carried on for fee or reward:

(c) “*Regulations.*”—“Regulations” shall mean regulations made by the Lieutenant-Governor-in-Council under the authority of this Act:

(d) “*Superintendent.*”—“Superintendent” shall mean Superintendent of The Trades and Labour Branch of the Government of Ontario:

(e) “*Treasurer.*”—“Treasurer” shall mean Treasurer of Ontario:

(f) “*Voluntary Employment Agency.*”—“Voluntary employment agency” shall mean any charitable or other organization carried on without fee or reward by any voluntary organization, or a municipal corporation or any department or commission thereof or by any other persons.

3.—(1) *License*.—The Superintendent may issue to any individual or association of individuals or to any firm or corporation a license to carry on the business of an employment agency.

(2) *Term of license*.—The license shall remain in force until the first day of July, in the year next following that in which it is issued.

(3) *To state address*.—The license shall state the address at which the business is to be carried on.

4.—(1) *Penalty for carrying on business without license*.—Any person carrying on the business of an employment agency without a license from the Superintendent shall incur a penalty of not less than \$10, and not more than \$500, to be recoverable under The Ontario Summary Convictions Act before a police magistrate or two or more justices of the peace, and in the case of an offence committed by an individual shall in default of immediate payment of such penalty be imprisoned for a period of twelve months unless the penalty and costs are sooner paid. Rev. Stat. c. 99.

(2) *Separate license and fee in each municipality*.—Where an employment agency is carried on by means of an office, branch or agency in different municipalities a separate license and a separate fee shall be payable in respect thereof for each office, branch or agency.

5. *Regulations*.—The Lieutenant-Governor-in-Council may make regulations:

(a) *Fees for Licenses*.—For fixing the fees to be charged for licenses for private employment agencies and for the different classes of voluntary employment agencies, and for providing that in the case of any voluntary employment agency a nominal fee shall be charged for the license;

(b) *Conduct of business—records*.—Regulating the conduct of the business of employment agencies and prescribing the records, books and accounts to be kept by any class of employment agency;

(c) *Security by licensees*.—Requiring security to be given by licensees and for fixing the amount of such security and declaring that a license may be granted to any class of employment agency without security being given;

(d) *Fees to be charged licensees*.—Fixing the amount of the fee, reward or other remuneration to be charged for services rendered by an employment agency in procuring employees or employment;

(e) *Returns*.—Providing for returns to be made when and as required by persons and firms to whom licenses are issued;

(f) *Inspectors and inspection*.—Providing for the appointment of inspectors and the inspection of employment agencies;

(g) *Revocation and cancellation of licenses*.—For the revocation and cancellation of a license upon the conviction of the holder thereof for any offence or upon proof to the satisfaction of the Superintendent that the business of the licensee is being conducted dishonestly, unfairly or improperly;

(h) *Inquiries by Superintendent and inspectors*.—Conferring upon the Superintendent and upon the inspectors of employment agencies, the power to hold inquiries into the conduct of the business of an employment agency and to take

evidence under oath, and providing that the Superintendent or inspector shall for the purpose of such inquiry have and exercise the powers which may be conferred upon a commissioner under The Public Inquiries Act. Rev. Stat. c. 18.

(i) *Exemptions.*—Exempting any voluntary employment agency or any class of voluntary employment agencies from the operation of any of the provisions of this Act;

(j) *General.*—Generally for the better carrying out of the provisions of this Act.

6. *Commencement of Act.*—This Act shall come into force and take effect on the 1st day of July, 1917.

7. 4 Geo. V, c. 38, *repealed.*—The Employment Agencies Act, being chapter 38 of the Acts passed in the fourth year of His Majesty's reign, is repealed.

REGULATIONS GOVERNING PRIVATE, MUNICIPAL AND VOLUNTARY EMPLOYMENT AGENCIES.

1. Applications for licenses shall be made to the Superintendent of the Trades and Labour Branch in such form as may be prescribed, and shall be accompanied by the prescribed fee.

2. Every application for a license for a private employment agency shall be accompanied by a bond approved by the Superintendent in the penal sum of \$200.00 conditioned upon the faithful observance by the licensee of the provisions of The Employment Agencies Act, 1917, and of all rules and regulations made thereunder.

3. The fee for a license to a private employment agency shall be \$25.00, and to a voluntary or municipal employment agency, \$1.00.

4. A license shall not be transferred except with the written consent of the Superintendent.

5. The Superintendent may refuse to issue a license if, upon investigation, he finds that the applicant is not a proper person to engage in the business of an employment agency, or if his license has been previously revoked, or that the business is to be conducted on, immediately adjoining, unsuitable premises.

6. A license may be revoked by the Superintendent if the holder has violated any of the provisions of The Employment Agencies Act, 1917, or of any rules and regulations thereunder, or if any ground appears on which a license might have been refused at the time of application.

7. An employment agency shall not charge any person a larger fee than one dollar for securing employment for him, or any employer a larger fee than one dollar for each employee secured for him, and no further or other reward or remuneration shall be accepted by an employment agency.

8. An employment agency shall not charge for transportation an amount greater than the actual cost of transportation.

9. An employment agency shall not divide or apportion, or offer to divide or apportion, with or to any employer or workman, any fee received by it for services rendered to such employer or workman.

10. If a person fails, through no fault of his own, to obtain employment from the employer to whom he has been referred by an employment agency, or after having been engaged by an employer is not permitted by the said employer to enter upon the employment, the whole amount paid by such person to the employment agency as a fee (or for transportation) shall be refunded to him on demand.

11. A private employment agency shall not accept any fee from any applicant for employment unless at the time it has in hand a written and dated order from an employer offering the position which the applicant is seeking.

12. A private employment agency shall not engage for any employer any person seeking employment unless at the time it has in its possession a written and dated order from the employer stating the number of men or women required, and full particulars as to the nature of the employment, the rate of wages, the cost of board (if provided by the employer), all deductions from wages and all other terms affecting the employment, and such other particulars as may be prescribed by the Superintendent.

13. Every employment agency shall give a receipt to each person from whom it has received any fee for services rendered. A duplicate of such receipt shall be retained by the agency for twelve months after it has been issued, and shall be open to inspection by any officer of the Trades and Labour Branch. The receipt shall state separately the amount received as a fee, and the amount charged for transportation, and such other particulars as the Superintendent may prescribe.

14. Every employment agency shall keep posted up in a conspicuous place in its office the license issued to it and an abstract of The Employment Agencies Act, 1917, and such notices and information as the Superintendent may prescribe.

15. All forms of contracts which an employment agency proposes to use in its business shall be filed with and approved by the Superintendent before they are used.

If the Superintendent finds that any form of contract is unfair or oppressive, he may direct such changes to be made in it as he may think proper, and may withhold his approval until such changes are made.

16. Every employment agency shall keep such records, and in such form, as may be required by the Superintendent, and they shall be open at all times to inspection by any officer of the Trades and Labour Branch.

17. Every employment agency shall make returns to the Trades and Labour Branch at such times and in such form as may be prescribed by the Superintendent.

18. An inspector or inspectors of employment agencies may be appointed pursuant to Section 5 of the Trades and Labour Branch Act, upon the recommendation of the Minister of Public Works. Inspection of employment agencies shall be made at such time as the Superintendent may direct.

19. The Superintendent or any inspector of employment agencies may hold inquiries into the conduct of the business of any employment agency and take evidence under oath, having and exercising, for the purpose of such inquiry, all the powers which may be conferred upon a Commissioner appointed under The Public Inquiries Act.

HAROLD C. HUDSON,
Inspector of Labour Agencies.

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